PRE-ARRANGED PAYMENTS

AUTHORIZATION AGREEMENT

IDENTIFICATION

In this agreement, the words I, me, mine, and my mean each and all account holders who signed it. The words you, your and yours means Juniper Hills Country Club Inc. (JHCC). The financial institution will be called my bank.

Financial Institution: Idaho Central Credit Union

AGREEMENT

I hereby authorize and request you to collect any amount I owe to you as such amounts become due by originating a debit entry payable from my account described below. I further request and authorize my bank to accept said debit entries originated by payee and to charge such debit entries against my account without responsibility for the correctness thereof.

It is understood that this authorization can be terminated at any time by written notice to you and such notification shall be effective as soon as you have a reasonable time to act on it and shall be effective to cancel all debit entries not yet originated. Any such notification to my bank shall be effective only for entries debited to my account after receipt of such notification and a reasonable time to act on it.

It is understood that all debit entries initiated by JHCC pursuant to this agreement shall be subject to the following provisions:

- 1) If the amount of an entry to be initiated by JHCC differs from that of the balance on my JHCC account as of the first of the month, you shall within not less than seven (7) calendar days before such succeeding entry is to be debited to my account, send to me written notification of the amount of such entry. Similarly, if any change is made by you in the date of the billing cycle on or after which such entries are to be debited to such account, send to me written notification of the due date on or after which such entries are to be debited to such account. The provision will not apply if I have authorized the initiation of a single entry to my account or if I have agreed that entries representing indebtedness to my account may be debited at any time after the indebtedness is incurred.
- I may by notice to my bank stop payment of any entry initiated or to be initiated by you to my account pursuant to this agreement but such notice must be received by my bank in such time and in such manner as to afford my bank a reasonable time to act on it. An oral notice shall be binding on my bank only for fourteen (14) calendar days unless confirmed in writing within that period.
- If an entry is erroneously initiated by you to my account, I shall have to right to have the amount of such entry credited to such account by my bank if within fifteen (15) calendar days following the date on which my bank sent or made available to be a statement of account or notification pertaining to such entry, I shall send to or deliver to my bank a written notice identifying such entry, stating that such entry was in error and requesting my bank to credit the amount thereof to such account.
- 4) Amount of debit will not be initiated by you before the second day of the month. I acknowledge receipt of a copy of this agreement, and have read and understand all the provisions herein.

Account holder signature:	Date:
ROUTING/TRANSIT NUMBER	ACCOUNT NUMBER
ACCOUNT HOLDER LAST NAME, FIRST NAME	
Payment Day is on or about the 7 th .	checking savings



HAVE YOU THOUGHT OF USING EFT?

Electronic Funds Transfers is a free service provided by JHCC. Every month you will still receive a statement so you can verify the balance and charges. The balance due will be taken out automatically from your checking or savings account on the 7th (or the next business day.) Any disputes on your statement will be taken care of in a timely manner.

Call the office today at 233-0241 or sign the form with this notice and send back with your next payment.