

# AUTOMATIC CLEARING HOUSE APPLICATION



**RTR File Number:** \_\_\_\_\_ **Date:** \_\_\_\_\_ **Account Number Ending In:** \_\_\_\_\_

To ensure your payment is always on time, Real Time Resolutions, Inc. ("RTR") offers to automatically deduct your monthly payment amount from your checking or savings account. To take advantage of this option, please complete the form below and return it to RTR. You may also complete and submit this form online at [achrtr.com](http://achrtr.com) To use this free service, please:

1. Fill in your account information below, and sign in the space provided.
2. Enclose a voided check with this form. If using a savings account, please attach a voided deposit slip.

**Send completed application and a copy of a voided check to:**

★ Email: [rs@rtresolutions.com](mailto:rs@rtresolutions.com)      ★ Fax: 214-452-0532      ★ Mail: P.O. Box 36655 Dallas, TX 75235-1655

Account Information	
Deduct From: <input type="checkbox"/> Checking Account <input type="checkbox"/> Savings Account	
Name as it appears on Checking/Saving Account:	
Financial Institution ABA Routing #:	Financial Institution Account #:
<p>Monthly Payment Draft Frequency (<i>select one</i>):</p> <p><input type="checkbox"/> Once a Month</p> <p>Monthly: RTR will deduct your monthly payment on the account's due date each month, unless your due date is on or after the 29<sup>th</sup> of the month. If your monthly due date is the 29<sup>th</sup>, 30<sup>th</sup>, or 31<sup>st</sup> of the month, your funds will be drafted the 1<sup>st</sup> business day of the following month. In this situation, RTR will credit your account as of the last business day of the month . Similarly, if your due date falls on a weekend or holiday, RTR will apply a credit to your account on the business day prior to such date and funds will be drafted the next business day following the weekend or holiday. Please make sure you have funds in your account to cover the payment on such date or your check will be returned and you may be subject to fees associated with insufficient funds. Please note that if you have an adjustable rate mortgage or variable billing cycle, your monthly payment amount is subject to change each month, in which case RTR will debit your account for the amount owed each billing period. Such changes will be reflected on your monthly billing statement or by a payment change notice at least ten (10) calendar days prior to the due date.</p>	
<p><input type="checkbox"/> Semi-Monthly Day 1: ____ Day 2: ____</p> <p>Semi-Monthly: RTR will deduct ½ your monthly payment on each of the two days entered above. To use this option, the dates entered must BOTH be within <u>21 days</u> of your due date. For example, if your due date is on the 1<sup>st</sup> of the month, you could select the 14<sup>th</sup> as "Day 1" and the 24<sup>th</sup> as "Day 2," which would result in drafts taking place on the 14<sup>th</sup> and 24<sup>th</sup> of the month preceding your due date.</p>	
<p><input type="checkbox"/> Bi-Weekly</p> <p>Bi-weekly: RTR will deduct ½ your monthly payment every two weeks. <b>Please return the completed form at least 3 weeks prior to your next upcoming due date.</b> In the event that you are submitting the form within 3 weeks of the due date, you should schedule the next payment via a non-ach payment method. The first draft will occur two weeks prior to your due date. This bi-weekly option is not available for Home Equity Lines of Credit ("HELOC").</p>	
<p><b>OPTIONAL- Additional Payment (amount to be deducted monthly in excess of your monthly payment ): \$_____</b></p>	

I authorize RTR and its successors to automatically debit my monthly payment amount (and any additional payment amount listed above) at the selected interval from the bank account listed above. This authorization shall continue until I notify RTR by sending a written cancellation notice to Real Time Resolutions, Inc. at P.O. Box 36655, Dallas, TX 75235-1655. I acknowledge that it may take up to thirty (30) days for such cancellation to take effect.

I agree not to dispute these scheduled payments with my bank so long as the transaction corresponds to the terms indicated in this form.

**Sign Here:**

CUSTOMER 1	CUSTOMER 2 (if applicable)
Signature:	Signature:
Date:	Date: