

# 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.

Account Information	
<b>Deduct from:</b>	<input type="checkbox"/> <b>Checking Account</b> <span style="margin-left: 200px;"><input type="checkbox"/> <b>Savings Account</b></span>
<b>Name as it appears on Checking/Saving Account:</b>	
<b>Financial Institution ABA Routing #:</b>	<b>Financial Institution Account #:</b>
<b>Monthly Payment Draft Frequency (select one):</b> <input type="checkbox"/> <b>Once a Month</b> Monthly: RTR will deduct your monthly payment on the account's due date each month, unless your due date is on or after the 29th of the month. If your monthly due date is the 29th, 30th, or 31st of the month, your funds will be drafted the 1st business day of the following month. In this situation, RTR will credit your account as of the last business day of the month. RTR will apply a credit to your account the business day prior to the scheduled draft date, and funds will be drafted from your account on the scheduled draft date. 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.	
<input type="checkbox"/> <b>Semi-Monthly Day 1: _____ Day 2: _____</b> Semi-Monthly: RTR will deduct 1/2 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 1st of the month, you could select the 14th as "Day 1" and the 24th as "Day 2," which would result in drafts taking place on the 14th and 24th of the month preceding your due date. RTR will apply a credit to your account on the scheduled draft date, and funds will be drafted the following business day. Similarly, if your draft date falls on a weekend or holiday, RTR will credit your account the next business day following the weekend or holiday and funds will be drafted the following business day.	
<input type="checkbox"/> <b>Bi-Weekly</b> Bi-weekly: RTR will deduct 1/2 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. RTR will apply a credit to your account on the scheduled draft date, and funds will be drafted the following business day. Similarly, if your draft date falls on a weekend or holiday, RTR will credit your account the next business day following the weekend or holiday and funds will be drafted the following business day. This bi-weekly option is not available for Home Equity Lines of Credit ("HELOC").	
<b>OPTIONAL – Additional Payment (amount to be deducted monthly in excess of your monthly payment): \$ _____</b>	

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

★ Email: [rs@rtresolutions.com](mailto:rs@rtresolutions.com)                      ★ Fax: 1-214-452-0532                      ★ Mail: P.O. Box 36655 Dallas, TX 75235-1655

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. In order to cancel this authorization or stop future ACH payments, please notify RTR at least three business days prior to the next scheduled payment either orally at 877-252-3761 or by sending us a written cancellation notice to ACH Payment Processing, PO Box 36655, Dallas, TX 75235-1655.

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: