



Automatic Payment (ACH) Authorization

This request is for ☐ New Payment Setup ☐ Change Existing Automatic Payment

Guardian Savings Bank ("Guardian") offers a convenient system that automatically debits your mortgage payment from your checking or savings account each month. To take advantage of this service at no charge, simply complete this form and return it to us using one of the methods below:

Via Mail: 2774 Blue Rock Rd. Cincinnati OH 45239

Via Fax: (513) 741-6255

Via Email: customerservice@guardiansavingsbank.com

The undersigned hereby authorize Guardian to initiate recurring debits from the checking or savings account listed below for the scheduled monthly loan payment. If the required payment changes for any reason such as, but not limited to, escrow analysis or annual rate change, this authorization will be automatically amended to authorize the debit of an amount equal to the new required payment plus any optional additional principal indicated below.

Name: _____

Loan Number(s): _____

Bank Name: _____

ABA Routing Number: _____

Account Number: _____

Diagram illustrating the structure of a check number and routing/account numbers:

ROUTING NUMBER	ACCOUNT NUMBER	CHECK NUMBER
123456789	000012345678	1234

Current Payment Amount: **Mortgage Loan:** _____ **HELOC:** _____

Account Type (please check one): ☐ Checking ☐ Savings

Optional: In addition to the regular payment, please deduct an additional \$ _____ **per payment** and apply to the principal balance of the loan. If enrolling multiple accounts, please deduct additional principal for ☐ **MORTGAGE LOAN** only, ☐ **HELOC LOAN** only, or ☐ **ALL ACCOUNTS**.

Please check your loan type and enter the date of the month you would like your draft to occur.

☐ **MORTGAGE LOAN** Draft on the _____ day of each month. The date selected must be between the 1st and 16th.

☐ **HELOC** Draft on the _____ day of each month. The date selected must be between the 1st and 27th.

Important Note: Automatic payment requests are not effective immediately and will be processed within three (3) business days of receipt. Guardian will not establish or change an automatic payment for a payment due within the next seven (7) business days. If your next payment is due within seven (7) business days, any existing automatic payment will draft as scheduled and any new or revised payment instructions will take effect with the following month's payment. For new setup, please continue making payments until you are notified this authorization has been processed. You will receive written confirmation via mail of setup or change communicating the effective start date of payment.

If the draft date selected falls on a weekend or bank holiday, the debit will occur on the next business day. The selected draft date does not change the payment due date or grace period provided in your loan documents.

Insufficient funds may incur a return payment fee or late charge as permitted by your loan documentation and applicable law.

This authorization to initiate a debit from the account listed will remain in full force and effect until Guardian receives written notice from the undersigned of its termination at minimum four (4) business days prior to the next scheduled draft date, or in such manner and time frame as to afford Guardian opportunity to act upon it. This form must be **physically signed - electronic signatures will not be accepted unless directly authorized and initiated by Guardian.**

Account Holder Signature _____ Date _____

Joint Account Holder Signature _____ Date _____

Please provide current contact information for questions or follow-up:

E-mail: _____ Phone: _____