# EZ-EFT (Electronic Funds Transfer) is the easiest way for you to pay your weekly/monthly bills. It's simple, secure... and best of all FREE!

HOW DOES EZ-EFT WORK? Once you enroll in EZ-EFT, your financial institution will automatically send us your payment from your checking, savings or credit card account on the day it is due. It's your choice. WHAT ABOUT SECURITY? Payment is made by your financial institution only with your authorization.	<ul> <li>Convenience — EZ-EFT reduces the time and hassle of paying bills. Automatic payment means never having to remember to write, drop-off, or mail a check again.</li> <li>Control —You determine the method of payment. And you can cancel this free payment service for any reason, at any time.</li> <li>Value — Not only is EZ-EFT free, but it saves you time and money, and simplifies your busy life.</li> </ul>
What's more, Federal consumer safeguard regulations are even more stringent for EZ-EFT than when you pay by check, which means that EZ-EFT is more secure than conventional checking.	<ul> <li>REGISTER NOW FOR EZ-EFT</li> <li>IT'S EASY AND FREE</li> <li>To Register for EZ-EFT simply:</li> <li>1. Complete the enrollment form below.</li> <li>2. Place your completed form in an envelope. If you choose to pay with the checking account option, please enclose a <i>voided</i> check.</li> <li>3. Mail to the address listed.</li> </ul>
EZ-EFT Authorization Form	I understand that I am in full control of my payment,         and if at anytime I decide to make any changes or         discontinue this service, I will notify Center's         Name.       Change of payment method will not affect         the terms of my contract.         Name         Address         City
Á Credit Card Charge VisaAMEX MasterCardDiscover (Credit Card Number) /(month/year) (Expiration Date)	State Zip         Signature         Date

# FREQUENTLY ASKED QUESTIONS

# Q. WHAT IS EZ-EFT?

A. EZ-EFT or Electronic Funds Transfer is a paperless alternative to writing checks. You simply pre-authorize your payments to be made automatically and electronically by your financial institution (or via your credit card).

## Q. WHAT DOES THIS PROGRAM OFFER ME?

A. It allows you to make your payments automatically without having to remember and write checks, each week (or month). EZ-EFT payments happen on time, every time.

## Q. WHAT DOES THIS SERVICE COST?

A. It doesn't cost you anything. You receive all these benefits absolutely free.

## Q. WHY SHOULD I USE THIS SERVICE?

A. For convenience. This process saves our customers time and money. It also helps us control our costs, and we pass the savings on to you.

# Q. HOW DO I KNOW MY PAYMENTS WILL BE MADE ON TIME?

A. This service is provided by CheckFree, the nation's leading provider of electronic funds transfer. They guarantee proper processing of your payment to assure authorized application of funds in your account.

#### Q. HOW WILL I KNOW WHEN MY PAYMENT IS GOING TO BE TRANSFERRED FROM MY ACCOUNT?

A. The transfer is made on the same day of each week or month.

### Q. HOW WILL I KNOW MY PAYMENT HAS BEEN MADE?

A. Your payment is clearly itemized on your bank statement (or credit card).

### Q. WHAT IF I DON'T HAVE ENOUGH MONEY IN MY CHECKING ACCOUNT TO COVER THE PAYMENT ON THE DUE DAY?

A. Your financial institution charges the same overdraft fees as for a normal transaction with insufficient funds. The advantage of using EZ-EFT is that the payment is deducted from your account on the same day of every (week) month, making it easy for you to plan ahead.

### Q. WHAT IF MY CREDIT CARD IS AT THE LIMIT WHEN THE PAYMENT IS CHARGED?

 A. This service depends on you having enough available credit for the charge to be accepted.
 If your credit card does not have enough available credit, the payment could be denied by your credit card company and your payment may not be made.

# Q. WHO HAS ACCESS TO MY ACCOUNTS?

A. Only you and your financial institution—no one else. To use EZ-EFT, you authorize your financial institution or credit card provider to make the payments. Your financial institution automatically makes your payment on your behalf, but only with your authorization. Consumer safeguards for EZ-EFT make it more secure than conventional forms of payment.