



AUTOMATED PAYMENT AUTHORIZATION

LOAN CUSTOMER INFORMATION	DEPOSIT ACCOUNT INFORMATION
Wintrust Charter Bank: Barrington Bank & Trust Company, N.A. Beverly Bank & Trust Company, N. A. Crystal Lake Bank & Trust Company, N.A. Hinsdale Bank & Trust Company, N. A. Libertyville Bank & Trust Company, N.A. Lake Forest Bank & Trust Company, N. A. Northbrook Bank & Trust Company, N.A. Old Plank Trail Community Bank, N. A. State Bank of the Lakes, N. A. Schaumburg Bank & Trust Company, N. A. St. Charles Bank & Trust Company, N.A. Town Bank, N. A. Village Bank & Trust Company, N. A. Wintrust Bank, N. A. Wheaton Bank & Trust Company, N. A.	Financial Institution:
Loan Number:	Address:
Customer Name:	Name(s) On Withdrawing Account:
Street Address:	Financial Institution Acct. No.:
City, State, Zip:	Financial Institution Routing No.:

Payment Section:

Payment Amount: \$ _____

Scheduled Payment Date: _____

Please refer to your promissory note/ loan documents for information regarding any grace period and when late fees are assessed.

Additional Principal: \$ _____ (not required)

Additional Escrow: \$ _____ (not required)

Please attach a voided check to process the Automated Payment Authorization or complete the section above with your financial institution information.

Please refer to the important disclosure information, including how to cancel this Automated Payment Authorization.



Important Disclosure Information for Payments

- You can cancel or change automatic payments by contacting:
- Phone:

Table with 2 columns: Bank Name and Phone Number. Includes entries for Barrington Bank & Trust Company, N.A., Crystal Lake Bank & Trust Company, N.A., Libertyville Bank & Trust Company, N.A., Northbrook Bank & Trust Company, N.A., State Bank of the Lakes, N. A., St. Charles Bank & Trust Company, N.A., Village Bank & Trust Company, N. A., Wheaton Bank & Trust Company, N. A., Beverly Bank & Trust Company, N. A., Hinsdale Bank & Trust Company, N. A., Lake Forest Bank & Trust Company, N. A., Old Plank Trail Community Bank, N. A., Schaumburg Bank & Trust Company, N. A., Town Bank, N. A., and Wintrust Bank, N. A.

- Written Correspondence:
Loan Operations
9801 W. Higgins Rd., 4th Floor
Rosemont, IL 60018

- Requests for changes or stop payment must be made either orally or in writing three (3) days in advance of the scheduled Payment Date.
- If the stop payment was requested orally, we may require written confirmation of the stop payment order within 14 days of the oral notification.
The appropriate Wintrust charter bank will credit the receiving loan account on the date funds are received. If your scheduled Automated Payment date falls on a legal bank holiday or a weekend, the automated payment will be made on the next business day.
Automated payments may not include any fees assessed to your loan account including but not limited to late fees and annual fees.
You agree to have money in your account to cover the payment. If not, we may charge a fee plus a late charge and you are still liable for the payment according to your promissory note/loan documents.
If your loan is delinquent, we may suspend automatic payments and you will have to make your payments directly to us.
If you or a co-borrower files for bankruptcy, we will cancel your Automated Payment Authorization upon receiving notice of the bankruptcy filing.
We may change terms or fees or cancel the Automated Payment Authorization at any time and without notice unless such notice is required by applicable law.
I understand that, based on the terms of my loan, my Payment Amount may vary with changes in escrow or principal and interest portions, and if this occurs, we will send a notice ten (10) calendar days prior to the date of the scheduled payment. I agree that such notice shall only be required if the automated payment exceeds the Payment Amount indicated in this Automated Payment Authorization.

By signing below: (i) I acknowledge that I have read this Automated Payment Authorization and agree to its terms; (ii) I authorize the bank to automatically deduct from my checking or savings account indicated above in the amount shown in the Payment Section; and (iii) I acknowledge and confirm that I am an authorized signer on the bank account from which I am making payment.

Borrower: _____ Date: _____

Account holder: _____ Date: _____