

# **BARRINGTON BANK**

**& TRUST COMPANY, N.A.®**

A WINTRUST COMMUNITY BANK



**CRYSTAL LAKE BANK**  
& TRUST COMPANY, N.A.®  
A WINTRUST COMMUNITY BANK



**LAKE FOREST BANK**  
& TRUST COMPANY, N.A.®  
A WINTRUST COMMUNITY BANK



**WINTRUST**  
BANK

**NORTHBROOK BANK**  
& TRUST COMPANY®  
A WINTRUST COMMUNITY BANK



**SCHAUMBURG BANK**  
& TRUST COMPANY, N.A.®  
A WINTRUST COMMUNITY BANK



**WHEATON BANK**  
& TRUST COMPANY®  
A WINTRUST COMMUNITY BANK

## **ELECTRONIC FUNDS TRANSFER (“EFT”) AUTHORIZATION**

<b>CUSTOMER INFORMATION</b>	<b>FINANCIAL INSTITUTION INFORMATION</b>
Loan Number:	Financial Institution name:
Customer Name:	Address:
Street Address:	Name(s) On Withdrawing Account:
City:	Financial Institution Acct. No.
State, Zip:	Financial Institution Routing No:

### **Payment Section:**

Payment Amount: \$ \_\_\_\_\_

Payment Date: \_\_\_\_\_

Generally, the Payment Date is the first day of each month. Please refer to your promissory note/ loan documents for information regarding any grace period and when late fees are assessed.

Additional Principal: \$ \_\_\_\_\_ (not required)

**Please refer to the reverse side of this agreement for important disclosure information, including how to cancel this EFT Authorization.**

## Important Disclosure Information

- You can cancel or change automatic payments by [call? + write?]
- Requests for changes or cancellations must be made three days in advance of the scheduled Payment Date.
- You agree to have money in your account to cover the payment as required under your loan document. If not, we may charge a fee plus a late charge and you are still liable for the payment, according to your promissory note.
- If your loan is delinquent, we can suspend automatic payments, and you will have to make your payments directly to us.
- If you, a co-borrower, or anyone on the title to the property that secures the loan files for bankruptcy, we will cancel your EFT Authorization upon receiving notice of the bankruptcy filing.
- We may change terms or fees or cancel the EFT Authorization at any time and without notice unless such notice is required by applicable law.
- I understand that my Payment Amount may vary with changes in escrow or principal and interest portions, and if this occurs, Wintrust Bank shall send a notice 10 calendar days prior to the date of the EFT. I agree that such notice shall only be required if the EFT exceeds the Payment Amount indicated in this EFT Authorization.

By signing below: (i) I acknowledge that I have read this EFT Authorization and agree to its terms; (ii) I authorize Wintrust Bank to automatically deduct from my checking or savings account indicated above the amount indicated under 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: \_\_\_\_\_

**Please attached a voided check to process the EFT Authorization.** Before you pay off your loan, please contact Barrington Bank & Trust Company, N.A., at (888) 941-5172 to remove the EFT Authorization.



Wintrust Mortgage is a division of Barrington Bank & Trust Company, N.A., a Wintrust Community Bank NMLS #229042.