

BARRINGTON BANK

& TRUST COMPANY, N.A.[®]
A WINTRUST COMMUNITY BANK

BEVERLY BANK
& TRUST COMPANY, N.A.[®]
A WINTRUST COMMUNITY BANK

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

HINSDALE BANK
& TRUST COMPANY, N.A.[®]
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LAKE FOREST BANK
& TRUST COMPANY, N.A.[®]
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 **LIBERTYVILLE
BANK & TRUST**
COMPANY, N.A.[®]
A WINTRUST COMMUNITY BANK

 **MACATAWA BANK**
A WINTRUST COMMUNITY BANK

NORTHBROOK BANK
& TRUST COMPANY, N.A.[®]
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 **OLD PLANK TRAIL
COMMUNITY BANK, N.A.**
A WINTRUST COMMUNITY BANK

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

 **ST. CHARLES BANK**
& TRUST COMPANY, N.A.[®]
A WINTRUST COMMUNITY BANK

STATE BANK
OF
THE LAKES
A WINTRUST COMMUNITY BANK

TOWN BANK
N.A.[®]
A WINTRUST COMMUNITY BANK

 **Village
Bank & Trust**
A WINTRUST COMMUNITY BANK

WHEATON BANK
& TRUST COMPANY, N.A.[®]
A WINTRUST COMMUNITY BANK

WINTRUST
BANK, N.A.

ELECTRONIC FUNDS TRANSFER (“EFT”) AUTHORIZATION

CUSTOMER INFORMATION	FINANCIAL INSTITUTION INFORMATION
Loan Number:	Financial Institution name:
Customer Name:	Address:
Street Address:	Name(s) On Withdrawing Account:
City:	Financial Institution Acct. No:
State:	Financial Institution Routing No:
Zip:	Checking Account <input type="checkbox"/> Savings Account <input type="checkbox"/>

Payment Amount:⁷ \$ _____ **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)

OR

Additional Escrow: \$ _____ (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

1. You can cancel or change automatic payments by:
 - Emailing us at: loanservicing@wintrust.com OR
 - Sending a letter to: Wintrust 9700 W. Higgins Road, Suite 300, Rosemont, IL 60018
2. Requests for changes or cancellations must be made **three (3) business days** in advance of the scheduled payment date.
3. 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.
4. If your loan is delinquent, we may suspend automatic payments, and you will have to make your payments directly to us.
5. 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.
6. 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.
7. I understand that 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 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 the bank, its successors, assigns or transferees 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.

Signature: _____ Date: _____

Signature: _____ Date: _____

*** Before you pay off your loan, please contact Wintrust Mortgage Loan Servicing at (866)718-7899 to remove the EFT Authorization.



Wintrust Mortgage is a division of Barrington Bank & Trust Company, N.A., a Wintrust Community Bank NMLS #449042.

WINTRUST
M O R T G A G E