

CCCS CLIENT HANDBOOK



Consumer Credit Counseling Services
Serving Northeastern Indiana since 1965

www.financialhope.org

Auburn, Huntington, Fort Wayne (2 locations), and Warsaw

REVISED 07/05

When calling our office always refer to

Your client number _____

Your counselor's name _____

(260) 432-8200

1-800-432-0420 (inside of Indiana)

Deposits of \$ _____ should be made on a **weekly, bi-weekly, or monthly** basis, according to the schedule set up with you by your counselor.

Full monthly deposits must be in our Fort Wayne office by 5:00 p.m. on the 4th or the 19th of each month. **Your cut-off day is _____.**

A drop slot is available to make your deposit after hours or on weekends.

The drop slot is located in the front door of the CCCS office, at 4105 West Jefferson Boulevard in Fort Wayne.

If you prefer to mail your payments, please mail them to:

**CCCS
P O Box 11403
Fort Wayne, IN 46858**

Payments mailed to the P O address will be processed sooner.

No deposits are accepted at the satellite locations.

SUCCESS DEPENDS ON YOU!



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Welcome!

To the Debt Management Plan of Consumer Credit Counseling Service of Northeastern Indiana!

Please always keep in mind we are here to assist you during these times of change. The process of financial recovery requires effort and the cooperation of all.

The key to success, and the purpose of this booklet, is that all parties to a Debt Management Plan (DMP) must be informed of what is required of them. The parties to the plan are **you**, Consumer Credit Counseling Service and your creditors. A goal has now been set to produce a positive result, so remain focused and always ask if you have any question. CCCS subscribes to the Fair and Equitable Treatment of all Creditors. All debts should be included in your DMP plan unless you have prior approval from your counselor.

Remember, this plan is possible only because of the cooperation of your creditors. Deposits must be made on time each and every month. You are obligated to continue communication with all your creditors.

You've made a commitment to a change in your life to gain control of your finances and get out of debt.

WHO WE ARE

Consumer Credit Counseling Service (CCCS) is a non-profit community service dedicated to consumer credit education, and to helping people help themselves to solve their debt problems. We are dedicated to providing confidential and professional aid to financially distressed families and individuals, regardless of race, creed, color, gender, social position, or financial status. We have been serving Northeastern Indiana since 1965.

SERVICES OFFERED

1. Personal Budgeting
2. Goal setting
3. Debt Management
4. Education programs on the wise use of credit and money management
5. A review of your credit file
6. Speakers for educational purposes
7. Home Buyers Seminars

OFFICE HOURS

In Fort Wayne our office hours are 9 a.m. to 5 p.m. Monday through Friday. The satellite hours vary and we ask that you call the Fort Wayne Office to schedule all appointments and for all customer service needs. Please note: Deposits are **not accepted in the satellites** for security reasons. There is a mail slot in the front door at 4105 West Jefferson Boulevard in the Fort Wayne office where you may make your deposits. Please put your name, address, and client numbers clearly on your money order and/or cashiers checks.

RULES AND REGULATIONS OF THE PROGRAM

You are expected to make deposits according to the schedule set up with your counselor. Please use our mailing address when sending in your deposit or any correspondence:

**CCCS
P O BOX 11403
FORT WAYNE, IN 46858**

Your deposit must be by **money order or cashiers check only**. No personal checks or cash will be accepted. Make your money order or make cashiers check payable to CCCS. Your client number and name must be on any money order, cashiers check, or correspondence.

We also offer Electronic Funds Transfer for more details see pages 15, form on page 17.

Cut up and return all credit cards to your creditors along with a request that your account be closed. Also we urge you to cancel any unnecessary insurances and automatic debits to your credit card account.

Full monthly deposits are due by **5:00 p.m.** on the 4th or the 19th; whichever is your cutoff date. Your monthly disbursements are sent to the creditors on the next business day after the 4th or 19th of each month. *If any or all of your deposit is received after the cut off date, the late portion will not go out until the following month.*

VERY IMPORTANT: If your plan specifies weekly deposits to CCCS, be certain to make those deposits weekly. If your plan depends on biweekly deposits to CCCS, then make those biweekly. Your counselor must approve any deposit changes.

You must notify your counselor of any changes of address, phone numbers, employment and/or financial situation. You must notify our office if any of your creditors change their address, or if your account is transferred to another department or to a collection agency. This ensures that we are sending your payment to the correct address. Please return all calls as we call only if it is important.

RECORD KEEPING

This is a critical factor in accomplishing successful completion of a DMP. You may now be on a very tight budget; therefore your job of sticking to it may not be easy at first. CCCS will send you a monthly statement by the 28th of every month showing your progress.

Another way that you may check on your account is on line at <https://www.cprdmweb.com/fortwayne/default.asp>. You will need to get your PIN number from our office to access your account. This web site will give you information on your debt, payment history, monthly statement, and personal information. This is a secure site and only you will have access. If you would like to change your PIN you will need to contact our office so we can change it in our system.



IT IS YOUR RESPONSIBILITY TO:

1. Keep your budget records up to date, which will help keep your spending under control.
2. Keep all monthly statements from CCCS and your creditors. Monitoring these statement allows you to:
 - a. Verify that your creditors are receiving payment from CCCS (If there are no payments showing on your creditor statements after two (2) months on the plan, please call your counselor.
 - b. Determine which creditors are assessing interest and other fees.
 - c. Update your balance every six months.
3. A balance on the CCCS statement may differ from your creditor statement, either because of an inaccurate beginning balance, the addition of interest charges by your creditors or payments in transit.
4. Discrepancies can mean problems in the future. Be aware and contact our office about any large differences.
5. Keep all money order or cashier check receipts in a file.
6. Contact your creditors to remove late fees. Your counselor can assist you, but you can accomplish much of this activity yourself. **REMEMBER – you are your own best advocate!**
7. To schedule a review session with your counselor during your fourth month on the program.

CREDITOR CONTACT

A proposal letter of your Debt Management Plan (DMP) is mailed or electronically sent to each creditor within 10 days of your first deposit. At any time, you may refer creditors to our office for information. Industry practices allow creditors up to 90 days to grant concessions on the DMP.

We ask each creditor to consider:

- Accepting the payment offered
- Deferring collection action on any amount past due
- Reducing or eliminating interest charges and penalties
- Supporting CCCS through voluntary contributions
- Acknowledging the above in writing

CCCS CANNOT GUARANTEE THAT ANY CREDITOR WILL AGREE TO ANY OR ALL THESE REQUESTS

A creditor may contact you directly for confirmation of your being with CCCS, or to advise you of the status of your account. Usually calls will cease as a new payment record is established. Some accounts may be turned over to collection agencies or may be charged off during the program. Notify our office immediately if one of your accounts is transferred to an outside collection agency or an attorney. This usually occurs when clients are inconsistent with monthly deposits.

NOTICE OF LEGAL ACTION

If you get any form of legal notice from your creditor, call our office at once and talk to your counselor. We will immediately contact the creditor to attempt to resolve the problem. However, we cannot force a creditor to stop legal action!

DIRECT PAYMENT TO YOUR CREDITORS

All creditor payments must be made through CCCS. If creditors request or demand other arrangements, call your counselor immediately. Be sure to provide the creditor name, name of the individual you talked to and a direct phone number to that person.

PARTIAL OR NO DEPOSITS

Because your creditors voluntarily cooperate with CCCS in the DMP, if you miss one or more deposits, or make partial deposits, your creditors reserve the right to discontinue any concession made to you under the DMP with respect to interest, penalties and fees. The DMP plan with CCCS may be terminated if you fail to meet deposits as agreed.

WHAT IF I CANNOT MEET MY FULL DEPOSIT

Partial deposits break the agreement that CCCS has made between you and your creditors. Call our office prior to the due date as creditors expect regular disbursement, and they know when payments will arrive. You should review your budget so you can advise us when we can expect to receive the missed deposit; we will need to know what plan you have to catch up, such as making a full deposit and one half of the missed deposit for the next two (2) months. The creditors will be telephoning our office for an explanation. If we have not heard from you we can only refer creditors directly to you for an explanation. *We cannot honor special requests for disbursement if you short your deposit.*

INCREASING THE MONTHLY DEPOSIT

At least once every twelve (12) months you should update a financial profile and schedule a re-budget session with your counselor. When you are able, you should increase the money going to the creditors. This might be possible due to a raise, tax refund, or paying off a car. The larger your deposit, the sooner you will be out of debt. When you submit extra funds you may designate in writing where you would like the funds applied.

A CREDITOR BECOMES PAID IN FULL

As some creditors are paid off, the extra money is applied to remaining creditors. This is part of the fair and equitable treatment that creditors expect when they accept a CCCS Debt Management Plan. Your deposit stays the same unless you have a change of circumstances. A follow-up office visit and re-counseling will be required to reduce the deposit. This should be considered only in case of extreme emergency.

RECOUNSELING

If there is a drastic change in your income, such as loss of a job, loss of a second income, or a major change in your basic living expenses (i.e. medical bills), contact your counselor as soon as possible.

If you have a reasonable increase in income or other funds become available, you should also contact our office to set up a new appointment. **Every effort should be made to increase your deposit.**

Depending on your new circumstances, a new financial profile may be sent to you to complete. You will then make a counseling appointment to review your plan. Regular deposits should be made by your due date until your new counseling appointment. If your DMP is restructured, we will notify your creditors of the changes.

CANCELLATION OF THE PROGRAM

CCCS reserves the right to cancel your program if you fail to follow the basic rules of the plan, including:

- **Non-payment:** If we do not receive a deposit in a 60-day period, your program is canceled and all creditors are notified.
- **Partial Deposit:** If you send irregular deposits.
- **New Debt:** you must not incur any new debt without your counselor's approval.
- **False Disclosure:** Supplying false or misleading information to CCCS regarding your income, living expenses or debts are grounds for immediate cancellation from the program.
- **Direct Payment:** All payments to creditors will go through CCCS unless your counselor instructs you otherwise.

If you wish to restart a Debt Management Plan:

- You must wait six (6) months from the last deposit.
- A new financial profile must be completed.
- A counseling session is required.
- Management must approve your plan.

SELF-ADMINISTRATION - What if I want to take over payments from CCCS?

It is important that you notify your counselor that you are withdrawing from the program. You must remember CCCS negotiated a reduced payment for you and in some instances a suspension of interest and late charges. If you should decide to begin payment on your own, the monthly payment may return too normal and the creditor will likely resume interest, late charges, and collection activity.

SUCCESSFUL COMPLETION

As you near payout of your debts, we ask that you contact your creditors to confirm your balances and provide this information to our office so that we do not underpay or overpay the creditor. Once your debts are paid in full your creditors will be notified that you have successfully completed your "DMP". CCCS will send a close out package to you with a letter of congratulations. We recommend you obtain a copy of your credit report(s) approximately 60 days after your final payout and schedule an exit interview with your counselor. We will review your credit report with you and discuss ways to re-establish credit and other financial concerns you may have.

YOUR CREDIT RATING

CCCS does not report to the credit bureau. Our primary goal is to help you get out of debt. Participation in the DMP may affect your credit report either favorably or unfavorably according to your creditors policies regarding notification to credit bureaus and your payment history prior to and during participation in the DMP. We recommend that you obtain a copy of your credit report prior to starting a DMP and also during your DMP participation. (See page 8 for "How to get a copy of my Credit Report"). The Fair Credit Reporting Act permits you to file a statement (Consumer Statement) of up to 100 words with the credit bureau that may assist in explaining your particular situation. The credit bureau must include this explanation in your credit report.

HOW CAN I GET A COPY OF MY CREDIT REPORT?

For consumer assistance, contact:

To obtain your credit report you must first make a written request to the following addresses or on the Internet. You must have your complete name, spouse first name, home address and any previous addresses (if in current residence less than 6 months you must provide 2 proofs of residence such as utility bills), your date of birth, your social security number, telephone number and signature.

Trans Union Corporation www.tuc.com
National Disclosure Center
P. O. Box 1000
Chester, PA 19022 (800)888-4213

Equifax www.equifax.com
P. O. Box 105873
Atlanta, GA 30348 (800)685-1111

Experian www.experian.com
National Consumer Assistance Center
P. O. Box 2104
Allen, TX 75013-2104 (888)397-3742

Free Disclosure After Adverse Notice To Consumer: The Fair Credit Reporting Act states that anyone denied credit based on information in a credit file must be notified. The company that denied you credit will tell you from what agency they obtained your credit report and how you can request a free copy of your report within 60 days after receiving the denial letter. Send a copy of the denial letter with the request.

Free Disclosure Under Certain Other Circumstances: Once during a 12-month period, if the consumer certifies in writing that the consumer:

- Is unemployed and intends to apply for employment in the 60-day period beginning on the date on which the certification is made.
- Is a recipient of public welfare assistance, or
- Has reason to believe that the file on the consumer at the agency contains inaccurate information due to fraud.

You are now entitled to a free copy of your credit report once a year. You may call the above credit bureaus or go to www.annualcreditreport.com on line. The phone number to call is 1-877-322-8228. If you prefer to mail your request address it to:

Annual Credit Report Request Service
P O Box 105281
Atlanta, GA 30348-5281

TIRED OF ALL THE PREAPPROVED OFFERS FOR CREDIT? CONSIDER OPTING OUT!

Credit bureaus sometimes sell lists of names for marketing purposes. A marketer may call and ask for specific criteria and they will be provided with a list of names, addresses, phone numbers, or e-mail addresses. They do not look at your credit report. ***Following are ways of opting out!***

Opting Out of Direct Mail

You have the right to “Opt Out”, remove your name and address from any direct marketing solicitation, which uses data from a credit reporting system.

If you decide to “Opt Out” from mail solicitations, write a letter giving your complete name, name variations, and mailing address to:

Mail Preference Service
Direct Marketing Association
P O Box 643
Carmel, NY 10512

www.dmaconsumers.org/consumerassistance.html

If you apply on line for the opt out option it will cost you \$5.00. This is the quickest way of getting your address listed. If you mail the information in it will take 30 to 60 days.

Do Not Call Registry

You may write or email to:

Direct Marketing Association
Telephone Preference Service
P O Box 9014
Farmingdale, NY 11735-9014

www.dmaconsumers.org/consumerassistance.html

To opt out of telemarketing in Indiana you may call (888) 834-9969 or go to www.in.gov/attorneygeneral/ and opt out there. This list is updated 4 times a year, so it may take several months before you will notice a difference.

Opting Out of Unwanted Email

You may opt out of receiving email from a specific marketer or you may opt out of having your email address rented or shared with other marketers. You can go to:

http://www.dmaconsumers.org/optoutform_emps.shtml

Frequently Asked Questions



- 1. Will I receive a Monthly Statement from CCCS?**
Yes, monthly statements are mailed by the 28th of each month.
- 2. Is all Interest suspended during the program?**
Some creditors will not stop or reduce interest. Please update our office every six (6) months with your correct balances.
- 3. Will my Credit Bureau Rating be “cleaned up?”**
CCCS does not notify credit-reporting agencies of your entrance into and exit from a DMP. See page 7 for more information.
- 4. Must I send a separate Money Order / Cashiers Check for each creditor included in my plan?**
No. One money order or cashiers check should be submitted for your payment amount on the basis agreed upon (weekly or bi-weekly) with your counselor.
- 5. May I come in to review my file with my counselor?**
Yes. During the fourth month and annually thereafter, however, as we do work on an appointment basis, we request that you contact us to schedule a time that will be convenient for both you and your counselor.
- 6. Will I be contacted by my creditors while on the Debt Management Plan?**
Yes. A creditor may contact you at the start of your program, if you should miss a payment or if they need to simply update their file information. Remember, the creditor is the third party involved in your successfully getting out of debt through this program. Let them know of your commitment to this program. Do not refuse to talk to your creditors.

7. How much do CCCS's services cost?

CCCS's counseling service are FREE to consumers. Most of CCCS funding comes from voluntary contributions from creditors participation in Debt Management Plans. Since creditors have a financial interest in getting paid; most are willing to make a contribution to help fund CCCS. These contributions are usually calculated as a percentage of payment made through your Debt Management Plan. However, your accounts with your creditors should always be credited with one hundred percent (100%) of the amount paid through CCCS. CCCS will work with all your creditors regardless of whether they contribute to CCCS. Other sources of funding are from clients, community, government (HUD, etc.), grants, and other businesses. Clients may voluntarily choose to make a tax-deductible contribution of \$20.00 per month to offset the cost of postage and envelopes for their program. Interest earned on client deposits will be retained to offset the costs of free counseling. Initial start up and educational fees of \$50 are distributed over the first few months of the DMP program. There are no additional costs for educational workshops, and clients have a lifetime refresher privilege to attend any workshops.

8. How long will my Debt Management Plan last?

We recommend that you stay with the program a minimum of twelve (12) months. Beyond that you should discuss when to "graduate" with your counselor. After starting the program a "Client Payout Forecast" will be sent to you, which is an estimate of when your debts will be paid. Since factors such as interest charged, missed payments, and income fluctuations may occur it is only an approximation.

9. What if I am dissatisfied with the services I have received or I would like to have a new counselor?

Our preference is for you to talk to the staff person involved, but if necessary you may schedule an interview with the President within ten (10) working days of the incident. Our complete Client Review Procedure is available. Our policy is that the client may choose their counselor. You will need to contact the President/CEO if you are not satisfied. Please give your reason so that the first counselor is aware of the situation.



Privacy Policy

Consumer Credit Counseling Service of N. E. Indiana

Our agency is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. **Your “Personal Financial Information” such as total debt information, income, living expenses and personal information concerning your financial circumstances will be provided only to creditors and others with your specific written authorization.**

We also use aggregated case file information for the purpose of evaluating services, gathering valuable research information used in designing future programs but your anonymity will be maintained through the use of your account number for totaling data in all circumstances.

The following privacy practices detail circumstances under which we will release your information to third parties:

1. We do not disclose any nonpublic personal information about our customers or former customers, except as permitted by law.
2. We may compile data and aggregate information that you give to us, but this information may not be disclosed in a manner that would personally identify you in any way.
3. We may disclose some or all of the information that we collect, as described below, to creditors, or third parties **that you have authorized** who need this information in order for us to assist you after a counseling session and the establishment of a debt management program if applicable.
4. We restrict access to*nonpublic information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.
5. We collect nonpublic personal information about you from the following sources:
 - Information we received from you on our applications or other forms you provide.
 - Information about your transactions with your creditors or others, such as your account balance, payment history, parties to transactions, and credit card usage.
6. We may disclose the following kinds of nonpublic personal information about you.
 - Information we receive from you on applications and other forms, such as your name, address, social security number, assets and income.
 - Information about transactions with your creditors, others and us such as your account balance, payment history, parties to transactions, and credit card usage.

*Nonpublic information is information not readily available to the general public such as the phonebook.

CLIENT BILL OF RIGHTS

We Pledge that our Clients have the RIGHT:

- **To prompt counseling services for managing their money based on their financial situation**
- **To treatment with dignity and respect in confidential professional counseling sessions**
- **To a comprehensive assessment of their financial situation including an appropriate action plan**
- **To express dissatisfaction through a complaint resolution process**
- **To discontinue their relationship with our agency at any time**

We serve all members of the community without regard to social/economic status, sex, ethnic, racial or religious affiliation.

CONSUMER CREDIT COUNSELING SERVICE **CLIENT REVIEW PROCEDURE**

Consumer Credit Counseling Service of Northeastern Indiana makes every attempt to provide you with services of a professional quality without undue delay while respecting your rights as a person. If you are dissatisfied for any reason with the services you have received or the decisions made by the Agency concerning yourself, you have the opportunity through this procedure to pursue resolution regarding your concerns.

1. **Request a meeting with the staff person who was or is providing you service to discuss your concerns.** Please do this within ten (10) business days of the incident. The staff person will respond in writing at the conclusion of the interview.

2. **If you are not satisfied with the results of the discussion, you may document your concerns in a written statement.** This statement should provide the date or dates of the incident of concern, the individuals involved, a description of the event, the location where it occurred, your opinion about how the matter should have been handled and what action might be taken to satisfactorily address your concerns. Please submit your written statement within ten (10) business days of your discussion with the staff person to the President.

**CCCS of NE Indiana
President
P. O. Box 11403
Fort Wayne, IN 46858**

3. **Our preference is for you to talk to the staff person first; but if necessary you may schedule an interview with the President by calling our office at (260)432-8200 or (800)432-0420.** The President will provide you with a written response at the conclusion of the interview.

The Executive Committee of the Board of Directors reviews the resolution of all client appeals. Information regarding your appeal will be presented in a non-identifying manner.

Confidentiality will be maintained in all circumstances regarding your appeal and the results of appeal.

A copy of the final determination will be maintained on file with the Agency, and shall apply to all clients served by Consumer Credit Counseling Service of Northeastern Indiana.

ELECTRONIC DEPOSIT SYSTEM

If you choose, you may select the electronic deposit system (E-Pay), whereby your CCCS deposit is electronically transferred from your checking or savings account. You may have the full or partial amount taken out on the 1st, 8th, 15th, and/or the 23rd of each month. This convenient option eliminates the need to purchase and deliver money orders.

To Qualify for E-Pay

You need to have been using our services for a period of three (3) months or longer.

E-Pay is designed to

Electronically transfer a minimum monthly deposit. You can submit additional amounts to be applied toward specific accounts if you like. However, these extra amounts must be remitted separately by Money Order or Cashiers Check to our Fort Wayne office.

Non-Sufficient Funds

If there are non-sufficient funds in your account, you will automatically be taken off of the E-Pay system. There will be a NSF fee of \$3.00 assessed by CCCS. You will be responsible for any fees that your financial institution applies.

Signing up for E-Pay

If you would like to sign up for E-Pay, all documents must be in our office 5 days before the draw dates stated above. To activate the E-Pay system, fill in the "Electronic Payment Form." **You will need to send in the completed form on page 17, a \$10.00 separate money order, and a voided check or savings deposit slip to start your E-Pay.**

Discontinuing E-Pay

You may cancel your E-Pay at any time. You will be required to contact our office in writing, 5 days before the next draw on your account.

Keeping Track of your Deposits

Do not forget to make entries into your account for the debits that will be taking place. Watch your bank statements to see they are correct. If they are not, please contact our office immediately.

On-Line Bill Pay

You now may pay CCCS through On-Line Banking. You will need to contact your bank for access to their web site to complete this transaction. When you select the creditor you want to pay be sure to select CCCS of Northeastern Indiana or our number is 1564000007. It is very important that you select the correct CCCS.

Note: You will need to find out from your banking institution how long it will take to process your request. Also what will have a factor on when we receive your payment into our bank are the weekends and holidays. Make sure you give your payments plenty of time to reach our bank.

Important Notes:

CCCS of Northeastern Indiana Electronic Payment Form (E-Pay)

YES! I would like to sign up for the Electronic Payment

Client Account #	Total Monthly Payment Amount
Date of First Electronic Payment	First Payment Amount

Payment Frequency (payments will only be taken out on the 1 st , 8 th , 15 th , and/or 23 rd of each month)			
<input type="checkbox"/> \$ _____ full/partial pmt on the 1 st	<input type="checkbox"/> \$ _____ full/partial pmt on the 15th	<input type="checkbox"/> \$ _____ full/partial pmt on the 8 th	<input type="checkbox"/> \$ _____ full/partial pmt on the 23rd

Name on the Account (Please Print):		
Address:		
City:	State:	Zip:

Please transfer Payments directly from:	<input type="checkbox"/> Checking Account (Attach a voided check)
	<input type="checkbox"/> Savings Account (Attach a savings deposit slip)
Routing # (between these symbols : :)	Account #:

<p>I authorize CCCS of Northeastern Indiana to process debit entries from my account. This authority will remain in effect until I give reasonable notification to terminate this authorization or my debt is paid in full. I understand there will be a \$5.00 fee automatically charged to my account for any insufficient funds (NSF) transactions. This \$5.00 fee is in addition to any fees my financial institution charges for insufficient funds.</p>	
Authorized Signature on my Account: _____	Date: _____

***** Please attach a voided check or savings deposit slip.
Also attach a \$10.00 money order to activate the program *****