

FIRST NORTHERN CREDIT UNION AGREEMENT FOR PREAUTHORIZED PAYMENTS

I (We) hereby authorize FIRST NORTHERN CREDIT UNION to initiate withdrawals from the account indicated below to pay my (our) First Northern Credit Union VISA Credit Card.

| VISA Classic | 4095-2802-4 |
|-----------------------|-------------|
| VISA Platinum | 4309-8302-5 |
| VISA Platinum Premier | 4309-8302-4 |

I (We) agree that your rights in respect to each withdrawal shall be the same as if it were a check drawn on my (our) account and personally signed by either of us and that you shall be fully protected in honoring such a withdrawal. I (We) further agree that if any such withdrawal is dishonored with cause, First Northern Credit Union shall be under no liability whatsoever if such dishonor results in late charges or revocation of my (our) card.I (We) understand that a \$20.00 insufficient funds charge will be assessed on my VISA account if the funds are not available when the payment is due. A \$20.00 late payment fee may also be assessed if no payment is received within five days after the due date.

Please withdraw from my (our) FIRST NORTHERN CREDIT UNION account:

| Checking |
|---|
| □ Savings |
| Account Number |
| I (We) prefer to withdraw funds from another financial institution. |
| Name(s) on Account |
| Financial Institution Name |
| Routing Number Account Number |
| |

The payment amount of my (our) First Northern Credit Union VISA credit card tobe deducted monthly is (check one):

- □ The minimum payment
- The total unpaid balance
- A fixed amount or the minimum, whichever is greater

The fixed amount to be withdrawn monthly is

\$_____ or _____ dollars and _____ cents

This authority is to remain in full force and in effect until First Northern Credit Union has received written notification from me (or either of us) of its termination in such time and in such manner as to afford First Northern Credit Union a reasonable opportunity to act on it.

| Signature | | | | Date | | |
|------------|----------|----------|-----------|------|----------|--|
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| Signature | | | | Date | | |
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| FNCU USE | RECEIVED | VERIFIED | COMPLETED | | INITIALS | |