



# Manage Autopay from an External Account to a BECU Credit Card

Use this form to set up, modify, or cancel an autopay (recurring automatic payment) to your BECU credit card from an external financial institution (ACH Debit). Provide all requested information and attach one of the required documents listed in Step 5.

Note the following:

- **If you're setting up autopay for the first time, you can also set it up in Online Banking.** After logging in to Online Banking, go to your credit card's **Account Activity** page and, next to your **Autopay** status, click **Set up**.
- If you enroll in automatic credit card payments, your payment will be deducted from the designated external account effective for the statement due date. If there are insufficient funds in your external account on that date, BECU will not reattempt transfers that month, and your credit card account will be charged a \$25 Returned Payment charge and may become delinquent.
- This form can **only** be used to establish payments to personal credit cards from personal external deposit accounts. External payments to a business credit card and/or from external business deposit accounts cannot be established with this form.
- This request can only be made by primary and joint owners, and not authorized users.
- You may make additional internal (i.e., from a BECU account) one-time payments to your credit card. If you make additional payments that meet or exceed the minimum payment, the autopay may not take place, depending on when your autopay is processed.
- Setting up internal autopay (i.e., from a BECU account) or making a one-time payment from an external account to your credit card will cancel future autopays.
- This form will *not* modify or cancel the following:
  - ACH Debits set up in Online Banking or BECU Bill Pay.
  - Any pre-authorized ACH Debits initiated at an external financial institution.
  - Any existing ACH Debits from an external deposit account to a BECU deposit account.

**Please allow up to 10 business days to process your request upon BECU's receipt. Your automatic payment may not take effect until your next billing cycle, and it is your responsibility to ensure your payment is received on the due date.**

## Step 1. BECU credit card information

Primary or Joint Cardholder Full Name

Full Credit Card Number (16 digits)

## Step 2. What would you like to do? (Choose only one.)

- ☐ A. Set up automatic ACH debit to autopay the credit card.
- ☐ B. Modify the external account information of an existing automatic ACH debit used to autopay the credit card.
- ☐ C. Modify the payment amount (minimum due or last statement balance) of an existing automatic ACH debit to autopay the credit card.
- ☐ D. Cancel an existing automatic ACH debit to autopay the credit card.

**Note:** For options B, C, and D, note that changes may not take effect for payments that have already begun processing.

## Step 3. External account information

Name of Financial Institution

Routing Number

Account Number

Account type

☐ Checking ☐ Savings

## Step 4. Payment amount

- ☐ **Last Statement Balance:** The statement balance as shown on your credit card statement each billing cycle. The statement balance is the sum of all the unpaid purchases, cash advances, balance transfers, finance charges, late payment fees, and any other fees or charges outstanding on the closing date of the billing cycle.
- ☐ **Minimum Payment Due:** The minimum payment due as shown on your credit card statement each billing cycle. If the new balance is less than \$25, your minimum payment will be the full balance; if this balance is \$25 to \$1000, your minimum payment will be \$25; if this balance is more than \$1000, your minimum payment will be 2.5% of this balance rounded down to the nearest whole dollar.

### Note the following:

- ACH Debits scheduled to occur on a weekend or holiday will occur the following business day. However, your credit card account will still receive credit for the associated payment as if it had been made on the due date.
- At the time of payment processing, if your payment amount is above your total outstanding balance, your credit card payment will be reduced to the amount of the total outstanding balance.
- Automatic ACH Debits for credit card payments will always be on the card's due date.
- For additional details about your payment requirements, how we calculate the minimum payment due for a billing cycle, and how we apply your payment and how to avoid paying interest on new purchases, please refer to your Credit and Security Agreement.

## Step 5. Proof of external account ownership

Please attach/include **one** of the following to confirm your account ownership when setting up or modifying an external loan payment:



### Document Types

- Voided check
- Statement copy
- Account verification letter
- Direct deposit verification screenshot

### Requirements

- **Full** account number and **full** legal name must be visible.
- Your name **must match** both BECU & external account.
- A business deposit account cannot be used to make an electronic payment to a consumer loan.
- Verification letter must be on financial institution letterhead.
- Screenshots must include requirements above.

## Step 6. ACH Debit authorization

- 1. Acknowledgement and retention.** I acknowledge that the origination of Automated Clearing House Association (ACH) transactions to my account must comply with the provision of the U.S. Law and the Rules of the National Automated Clearing House Association (Nacha). I further acknowledge that I will retain a copy of this ACH Debit authorization after I submit it.
- 2. Debit authorization.** I hereby authorize and request BECU to debit funds from my account at the external financial institution indicated, and credit the funds according to the instructions. I understand that funds need to be on deposit at the designated financial institution on the evening prior to the effective date of the ACH Debit. In the event of an error, I authorize BECU to take any and all action required to correct the error. I understand that I may make changes to this authorization by submitting an updated form. BECU requires at least 10 business days prior notice for changes.
- 3. Cancellation and termination.** I understand that BECU may cancel and or terminate this authorization at any time for any reason and without prior notice, and that BECU may notify me after the cancellation or termination as may be required by law.
- 4. Indemnification.** I agree to indemnify and hold BECU harmless from all costs, including attorney's fees, (to the extent permitted by law), damage, or claims related to BECU's action in refusing payment of the item, including claims of any joint account-holder, payee, or endorsee, or in failing to cancel or process an item as a result of incorrect information provided to BECU.
- 5. I understand that the amount of the payments may vary each month and that the monthly credit card statement will be the only notice of the Autopay amount to be deducted.**

## Step 7. Acknowledgement and consent

By signing below, I certify that (i) the information I have given on this form is complete, true, and submitted for the purposes selected above, and (ii) I consent to be bound by the ACH Debit authorization located above.

**Signature**

**Printed Name**

**Date (MM/DD/YYYY)**

If form is not submitted electronically, please return the completed and signed form to a BECU location, or mail to:

BECU Deposit and Payment Processing  
M/S: 1085-2, PO Box 97050  
Seattle, WA 98124-9750

For questions, call 800-233-2328.