

Make payments or make deposits automatically through **PowerPay** at Gateway Metro Federal Credit Union. At your request, money can be withdrawn from your account at another institution and deposited into one or more GMFCU accounts (savings or loan payments).

Make Loan Payments

Use **PowerPay** to make regular monthly loan payments. You'll save time and money with this FREE, convenient service.

Make Account Deposits

Use **PowerPay** to make monthly deposits into your share accounts (savings, checking, IRA, holiday club, etc.) Your savings will grow automatically!

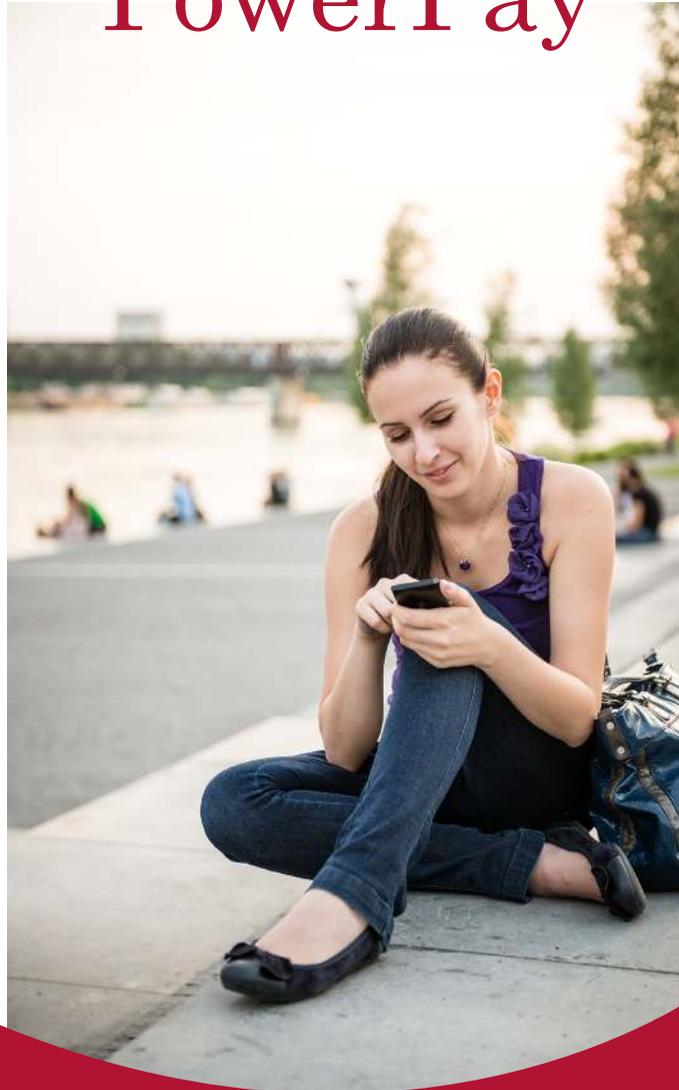
It's Easy To Sign Up

Simply fill out the form inside this pamphlet and return it to GMFCU along with a VOID check (from your other financial institution) and we'll get your **PowerPay** transactions started. Just make sure the authorized amount is in the account being debited the business day *before* the scheduled transaction date. Please allow 10 business days for your **PowerPay** transaction(s) to begin.



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www.gogmfcu.org

BE AT EASE WITH PowerPay



Authorization Agreement For PowerPay (ACH Debits or Credits)

I (we) hereby authorize Gateway Metro Federal Credit Union (GMFCU) to debit entries to my (our) account indicated at the Financial Institution listed below, hereinafter called FINANCIAL INSTITUTION. I (we) acknowledge the origination of ACH transactions to my (our) account must comply with provisions of U.S. law.

Frequency

Weekly Bi-Weekly Semi-Monthly Monthly

Total Transaction Amount \$ _____ Beginning Transaction Date _____

When transaction date falls on weekend or holiday, payment will be made on the next business day.

Transfer Funds From:

Primary and/or joint name on account

Nine digit routing number (ABA#) or VOID check

Financial Institution name (include branch if possible)

Account number

Savings Checking Other _____

Transfer Funds To:

Primary and/or joint name on account

Nine digit routing number (ABA#) or VOID check

Financial Institution name (include branch if possible)

Account number

Savings Checking Other _____

Gateway Metro Federal Credit Union's (GMFCU) PowerPay program is subject to the Electronic Funds Transfer Agreement outlined in a separate account disclosure (available for viewing online at www.gogmfcu.org or call GMFCU) and includes the following conditions:

Time to Initiate Service: The PowerPay service may begin about 10 business days after GMFCU has received your request.

Transaction Timing: The funds must be in your account being debited the day before the scheduled transaction date. For example, if you request funds to be transferred on the 5th day of the month, you must have those funds being withdrawn in your account by the 4th day. If funds are not available for transfer, the PowerPay transaction (debit or credit) will not be sent again until the following month.

The transaction will be completed on the day on the month you requested. If that day falls on a non-business day (Saturday, Sunday or a Federal Holiday), the transaction will be completed on the next business day.

Statements: The PowerPay transaction will appear on your account statement.

Stop Payments: Stop payments may be made in writing to GMFCU 10 days in advance.

Loan Origination: If loan payment is originated, let us know so origination can stop when paid in full.

Transaction Limitations: If there are not enough funds available on the scheduled, pre-authorized transaction day, GMFCU will not be able to complete the transaction you have authorized. In that case, you will be responsible for completing the transfer of funds.

You have unlimited PowerPay withdrawals from your checking account available each month.

You have unlimited PowerPay deposits to your savings or checking account available each month.

This authority is to remain in full force and effect until Gateway Metro Federal Credit Union has received notification from myself (or either of us) of its termination in such a time and manner as to afford Gateway Metro Federal Credit Union and FINANCIAL INSTITUTION a reasonable opportunity to act upon it.*

Print name _____ Daytime phone _____ Signature _____ Date _____

Print name _____ Daytime phone _____ Signature _____ Date _____

Please attach a copy of a VOID check to this form.

*The initiation of ACH services requires 10 days from the date of authorization. Please notify the credit union 10 days in advance for cancellation of ACH services. Gateway Metro Federal Credit Union reserves the right to discontinue ACH services in the event that any two consecutive debits are returned for non-payment.