

First Federal Bank

AUTOMATIC LOAN PAYMENT AUTHORIZATION FORM

Now There's A Better Way To Pay.

If you have a home loan, fixed rate equity loan, equity line of credit or auto loan serviced by First Federal, Automatic Loan Payment is the easiest way to make sure your monthly payments are made on time every time. With Automatic Loan Payment your payments are made automatically each month without having to write and mail your check.

Setting Up Automatic Payments is Easy:

Step 1:	Print, Complete and Sign the Authorization Form on the next page.
Step 2:	Drop off the form and voided check or ticket at any First Federal banking center location or mail to : <i>First Federal Bank Attn: User Support P.O. Box 419194 Kansas City, MO 64141-6194</i>

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Month to begin Automatic Transfer _____
(Please allow 3-4 weeks for set-up and activation.)

Date to draw payment: (circle one)

Home Loan	1 st	5 th	10 th			
*Auto Loan: circle due date	1 st	5 th	10 th	15th	20th	25th
*Equity Loan: circle due date	1 st	5 th	10 th	15th	20th	25th
*Equity Line of Credit				15th	20th	25th

*IMPORTANT NOTICE. First Federal will not draw final payment. A maturity notice will be mailed.

Regular payment amount** \$ _____

Additional monthly payment to principal (Optional – not required) \$ _____

**[Regular payment amount for equity line of credit loans is the amount of accrued interest. (Examples: \$5,000 x 18% /12= \$75; \$200,000 x 18%/12 = \$3000), \$50 minimum]

Transfer payment from checking or savings account # _____

Name of bank (bank name from which funds are to be drawn) _____

Routing/ABA # of bank _____

Address of bank _____

City _____ State _____ Zip code _____

Phone (_____) _____

Apply payment to loan # (your First Federal Bank loan number) _____

I authorize First Federal Bank, FSB (First Federal) to transfer/debit funds, each month, in the amount specified on this form, and apply the funds to the loan account also indicated on this form at First Federal. I acknowledge that the origination of ACH transactions to my account must comply with the provisions of U.S. law.

I also agree to maintain an account with a sufficient balance to cover these monthly payments. As long as a sufficient balance is maintained in the account to cover any payment authorized, I understand that I will not be in default of my loan payment. I also agree to have sufficient funds in the account at First Federal or another financial institution, as specified, at least FIVE (5) business days before the date the payment is transferred. I understand that if sufficient funds are not available in the account at the specified time of transfer, non-sufficient funds service fees AND late charges, if applicable, will be charged to my account. I also understand that, in the event that my loan is sold or transferred by First Federal, this agreement will end with written notice from First Federal. This Authorization is to remain in effect until revoked in writing 3 business days prior to the draw date by either party. Adjustments in the transfer amount may occur for adjustable loans, or during escrow analysis.

I understand that if any automatic payment is dishonored, with or without cause, intentionally or inadvertently, First Federal will be under no liability whatsoever.

Authorized by (please print your name here) _____

Signature _____ Date _____

I acknowledge that I received a copy of this form.

Signature _____ Date _____

To be completed by First Federal

Final Disbursement date _____

New Account

Change only

Name of employee processing form _____ Date _____

Name of employee setting up ALP _____ Date _____