



PAYMENT AUTHORIZATION

AUTOMATIC PAYMENT PROGRAM

What is the Automatic Payment Program?

The *Automatic Payment Program* is a service from Universal Lenders LLC that allows you to make your payments automatically every month. Once you enroll we will automatically withdraw the payment from your checking or savings account, or charge it to your credit/debit card*.

On what day will my payment be withdrawn, and for how much?

Your payment contract, and/or the account information we mail to you upon activation, lists the amount and day of each month that payments are due. Universal Lenders LLC will automatically collect your payment every month on your due date. If your payment due date does not fall on a business day, then the payment will be collected on the following business day.

What if I need to change my payment due date?

Universal Lenders LLC is your flexible financing partner! If a different day of the month is more convenient for you, please call us at (866) 954-1050 to discuss alternatives.

RETURN THE COMPLETED FORM TO:

UNIVERSAL LENDERS LLC
PO BOX 4179
OAK PARK, IL 60303-4179

Fax: (773) 889-4508
Email: INFO@THEZEROPLAN.COM

Your questions can be answered at: TheZeroPlan.com

To enroll in Automatic Payments, please complete the following form in its entirety. Incomplete, inaccurate, altered or illegible forms may be rejected.

Payment Option & Banking or Card Information	Your Name on Account :	Your Payment Plan Account No :																							
	Select One Payment Option , and provide the necessary account information):																								
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Automatic Payment Program Terms & Conditions

AUTOMATIC PAYMENTS: By choosing an automatic payment option and providing banking or credit/debit card information, Buyer authorizes Universal Lenders LLC to initiate periodic electronic funds transfers, or recurring monthly charges, using the financial information provided, to satisfy the repayment of a promissory Note & Contract previously or concurrently executed ("Agreement"), attached hereto and made a part hereof. If the payment is charged to a credit or debit card, then Buyer authorizes Universal to increase each payment by a \$4.00 convenience fee. Payments will be processed monthly on the due date, or as soon thereafter as commercially reasonable. If any payment is declined, returned, dishonored or charged back, then Buyer will be terminated from the Automatic Payment Program. Buyer may discontinue Automatic Payments at any time; however Buyer understands and agrees that the failure to provide either 1) a minimum of 3 business days advance notice to terminate Automatic Payments, or 2) the required written notice of election to cancel, shall not constitute any undertaking or obligation by Universal to refund any payment(s) initiated by Universal prior to its receiving any notice contrary thereto, excepting that any such monies received will be credited to the Buyer's account balance and will be refunded as described in the Agreement following an act of cancellation or overpayment. This Authorization is meant to be received and processed before a payment is due – If we receive this Authorization while any amounts are past-due, then you authorize us to immediately initiate a payment for the entire past-due amount. If, after having made all of your scheduled payments, there remains any unpaid balance or arrearage due to Universal Lenders LLC (such as late charges, NSF fees or shortages from previous payments), then you authorize Universal Lenders LLC to make one final Automatic Payment for the entire remaining balance 30 days after your last scheduled payment.

RETURNED PAYMENT ("NSF") CHARGE: Buyer agrees to pay a \$25 return fee for any payment that is declined, returned unpaid or dishonored, for insufficient funds ("NSF") or any other reason. Buyer agrees to pay a \$50 return fee for any payment that is disputed by Buyer and charged back by the Buyer's card issuer, if Buyer has failed to provide written notice of cancellation or revocation of payment authorization prior to Universal's presentation.

By your signature below, you agree that the account information listed above is accurate and you are duly authorized to use the account for making Automatic Payment(s).

Account Signer

Date

Secondary Signer (if appl.)

Date