



CAPITALFIRST TRUST COMPANY

DIRECT DEPOSIT

Capital First Trust Company is pleased to be able to offer you the convenience of having your payments automatically deposited in your checking or savings account. Now you can have your payments deposited in your account on the day the payment is due. And you don't have to change your present banking relationship to take advantage of this service.

Direct Deposit will help you in many ways.

- It saves trips to your financial institution.
- It saves time in depositing or cashing checks – no lines to wait in.
- It eliminates the possibility of lost, stolen or forged checks.
- Your money is deposited faster – reduces the possibility of overdrafts.
- Eliminates the waiting period some financial institutions require for the check to clear before your money is considered “good funds”.
- It means you get your money deposited to your account even if you're on vacation or unable to go to your financial institution.

Here's how Direct Deposit works:

On the day your payment is due; your money will already have been deposited in your account. The amount of the deposit will appear on your monthly statement.

We believe you will like the added convenience of having your payments automatically deposited for you. *Direct Deposit* is safe, convenient, and easy. To take advantage of this service, complete the attached authorization form and return it to Capital First Trust Company.

This authorization form gives Capital First Trust Company authority to deposit your payments to your account. Simply complete the authorization form attached in order to take advantage of *Direct Deposit*.

All you need to do is:

1. **Mark the box before type of account to indicate whether your payments will be deposited in your checking or savings account.**
2. **Fill in your name, financial institution name and address, and date.**
3. **Attach a voided check. This gives us the coding on the bottom of your check to verify your financial institution's routing instructions.**

NOTE: Be sure to sign the form!!



CAPITALFIRST TRUST COMPANY

Direct Deposit Authorization

I authorize Capital First Trust Company and the financial institution listed below to initiate electronic credit entries to my account indicated below. This authority will remain in effect until I have canceled it in writing.

checking account

savings account

DEPOSITORY (BANK NAME)

CITY/STATE/ZIP

ACCOUNT #

ABA ROUTING/TRANSIT #

AUTHORIZED SIGNER ON ACCOUNT (PLEASE PRINT)

ACCOUNT NAME (PLEASE PRINT)

SIGNATURE

DATE

(Return a check copy or voided check with this form.)

**Please return the completed and signed *Direct Deposit Authorization form*
to Capital First Trust Company at the address below**

Capital First Trust Company
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www.capitalfirsttrust.com