

SPECIAL OFFER TO GHI FINANCIAL, LLC CUSTOMERS

GHI Financial, LLC is pleased to offer you a new service – **Direct Payment Plan**. Your installment loan payments can be made automatically from your checking or savings account to GHI Financial, LLC without writing out a check.

The **Direct Payment Plan** is safe, convenient and confidential. Safe, because funds are transferred through the Federal Reserve System, no lost or stolen checks. Convenient because your payment will be made on time whether you are sick or out of town. Confidential, because only your bank and our bank handle your funds. It saves postage too.

Q: When will my payment be deducted?

Payment is scheduled to debit from your account either on the 1st of the month or on the 15th of month.

Q: How will I know if my payment has been made?

Your bank will show a debit charge on your bank report. GHI Financial, LLC will be notified if your electronic transfer was not made, and we will call you. Unless the non-payment is due to insufficient funds in your account, there are no late fees.

Q: Are there any costs to me? Can I cancel at anytime?

There are no costs to you. This is a service offered to you free as a GHI Financial, LLC customer. Yes, you can cancel by giving a 30 day written notice. If you plan to change banks, you must notify GHI Financial, LLC promptly.

Q: How do I participate?

Read information below; attach a voided check. Provide your signature to authorize the **Direct Payment Plan** and send to our GHI Financial, LLC offices: 973 NE 4th Street, Grand Rapids, MN 55744.

DIRECT DEPOSIT AUTHORIZATION

Please enroll me in the GHI Financial, LLC Direct Payment Plan. I authorize my financial institution to initiate a debit from my personal account on the _____ (1st or 15th) date of the month in the amount of \$_____ for the installment payment owed to GHI Financial, LLC. I understand that this authorization will continue in force until discontinued by my written 30 day notice to the company and I must notify GHI Financial, LLC of any changes in my banking relationships.

Print Name _____ Print Address _____
Print Name _____

Signature(s) _____ Date _____

Name of My Financial Institution _____

Account # _____ Checking _____ Savings _____ Routing # _____

*** Staple voided check or pre-printed savings account deposit slip here ***