

Making House Payments Got You Down?

Make it easy on yourself. When paying your Oregon Department of Veterans' Affairs' (ODVA) payment, there is an easier way.

The Easier Way

It's called the **ODVA Automatic Payment Service**. Instead of writing a check, putting it in an envelope, and dropping it in the mail, the Automatic Payment Service electronically deducts your ODVA payment from your checking or savings account each month. It saves, it's safe, and it's simple.

1 It Saves

- time**, when it comes to check writing and mailing;
- money**, when it comes to postage and check charges;
- hassle**, when it comes to remembering to mail a check each month;
- worry**, when you are out of town or traveling.

2 It's Safe

Worried about your payment being late or lost in the mail? Don't be. The ODVA Automatic Payment Service automatically continues to deduct the payment from your checking or savings account, unless you tell us to stop.

3 It's Simple

How do you enroll in this service?

To deduct from your **Checking account**:

It's as simple as ...

1. Complete the attached authorization form;
2. **Enclose a voided blank check** from the account that is to be debited;
3. Return the voided check and authorization form with your next payment or mail to the address on the front.

To deduct from your **Savings account**:

It's as simple as ...

1. Complete the attached authorization form;
2. **Enclose a voided blank deposit slip** from the account that is to be debited;
3. Return the voided deposit slip and authorization form with your next payment or mail to the address on the front.

After you are approved, your first deduction will be made in 2-4 weeks. *(Continue making payments until you receive our letter notifying you when the first payment will be deducted from your checking or savings account.)*

Please Detach

Please PRINT or TYPE in black ink.	
Automatic Payment Service Authorization	
I have read the disclosure below. I authorize ODVA to obtain funds each month from my FINANCIAL INSTITUTION account to make payments on my ODVA account as listed below:	
CUSTOMER INFORMATION	
ODVA Account Number	Daytime Telephone
Name of ODVA Borrower	
Name of ODVA Co-Borrower	
Standard Payment \$ _____	Withdraw from my:
Plus Additional \$ _____	<input type="checkbox"/> Checking Acct.
TOTAL PAYMENT \$ _____	<input type="checkbox"/> Savings Acct.
BANK INFORMATION	
Name of Financial Institution	
Name of Branch	Branch Telephone
DISCLOSURE INFORMATION	
I understand that:	
<ul style="list-style-type: none"> • The debit must be for the entire standard payment or more. • The amount of the standard payment includes the principal, interest, and <i>(as applicable)</i> insurance premiums and taxes; that this amount may increase or decrease; and that I will be notified by ODVA of any changes. • If my bank refuses the debit, ODVA may cancel my participation in the automatic payment service. This may result in a delinquency on my account and may result in a non-sufficient funds fee. • I have the right to stop this service by notifying ODVA and/or my financial institution, IN WRITING, at least 5 working days before my ODVA payment is due. • ODVA will draw funds from my bank account 5 banking days after my payment due date. • If the draw date falls on a weekend or holiday, ODVA will draw the funds on the next banking day. • The origination of ACH transactions to my account must comply with the provisions of United States law. 	
Signature of Borrower	Date Signed
✘	
Signature of Co-Borrower	Date Signed
✘	
Please include a voided check if from a checking account or deposit slip if from a savings account. Also, detach and return this portion with your request.	

Additional Automatic Payment Facts!

Your account payment must be current at the time of application.

- You must submit a separate authorization form for each ODVA account.
- If you wish to change or delete an additional payment amount or start making an additional payment, you must send a signed and dated request to ODVA.
- If you wish to make payments on your ODVA account in addition to payments made through this service, please include your ODVA account number with a note indicating that it is an additional payment.
- If the current ODVA borrower is **not** the person listed on the authorization form or is **not** the same as the person on the financial institution account, please contact Loan Servicing for instructions.

Serving
Oregon Veterans
Since 1945

Automatic Payment Questions?

If you have any questions regarding ODVA's Automatic Payment Service, contact:

Loan Servicing
503-373-2222 (*Salem*)
1-800-633-6826 Ext. 2222 (*in Oregon*)
1-503-373-2222 (*outside Oregon*)

IMPORTANT NOTICE

This information is based on applicable federal laws, Regulation E of the Federal Electronic Funds Transfer Act of 1978, National Automated Clearing House Association (NACHA) rules and regulations, and the policies and procedures of ODVA. ODVA cannot initiate an Automatic Clearing House (ACH) entry that would violate any of the above laws, rules and regulations. The conditions and requirements described are current at the time of printing, but subject to change. If such change should take place after the pamphlet is printed the statements in the pamphlet are not binding on ODVA.

The Oregon Department of Veterans' Affairs (*ODVA*) intends to comply with the Americans with Disabilities Act (*The ADA*), PL101-336. The ADA provides that no qualified person with a disability shall be kept from participation in (*or be denied a benefit of*) the services, programs, or activities of ODVA because of that disability. For additional information or how to file a complaint, please contact ODVA's ADA Coordinator.

ADA Coordinator.....503-373-2380

This information is also available in alternate formats, upon request.

1-503-373-2217 (*TDD*)

AUTOMATIC PAYMENT SERVICE

Now Making Your House Payment is as Easy as ...

1 2 3

OREGON
DEPARTMENT OF VETERANS' AFFAIRS
PROGRAM SERVICES
700 SUMMER ST NE
SALEM OR 97301-1285

(Please Detach)

