Civil Service Employees
CSE Insurance Group

AUTHORIZATION FOR ELECTRONIC FUNDS TRANSFER (EFT)

DATE PREPARED

How EFT works

- EFT automatically transfers your insurance policy premium payment from your checking account to CSE.
- Pre-authorized installments are transferred on the day of the month you indicate below. The amount to be withdrawn will be shown on your policy bill or renewal notice.
- A service fee may apply on each payment when using EFT.
- Each policy requires a separate authorization form.
- If you move or change checking accounts, notify CSE immediately to keep your account current.

Balance your checkbook!

- Record the amount(s) transferred by EFT in your checkbook each time. Your bank statement is your payment record.

Record any installment changes in your checkbook.

To authorize EFT

1. Complete all parts of this authorization form.
2. Select the day of the month to transfer installment. You must choose a date that is from 0 to 15 days **prior** to the policy effective date. If you choose a date outside of this range, CSE will use the policy effective date as the EFT draw date.
3. **Attach a voided check** for the checking account from which installments are to be transferred.
4. Sign the authorization.
5. Give this completed form with **attached voided check** to your agent, or mail to:
   Cashiers
   CSE Insurance Group
   P. O. Box 8041
   Walnut Creek CA 94596-8041

ACCOUNT NAME	CHECKING ACCOUNT #	POLICY NUMBER	EFFECTIVE DATE	PHONE NUMBER

FINANCIAL INSTITUTION	ROUTING #

The policy effective (renewal) date controls the EFT program.

ATTACH VOIDED CHECK HERE

Authorization for participation in pre-authorized withdrawal

I request and authorize CSE Insurance Group (the Company) to make withdrawals via electronic transfer from my account with the Financial Institution named above.

I request that this Authorization, unless previously revoked, continue to apply to any changes later made in products or services provided. Due to bank processing procedures, I understand that my first debit may not occur for one or two months from the application date and that the Company reserves the right to withdraw previous installments due during the month in which the first transaction is processed. This pre-authorized payment agreement will automatically renew and will remain in effect until canceled in writing by either party.

The Company may terminate the plan immediately if any withdrawals are not paid when presented for payment. This Authorization in no way modifies any terms of the policy.

I recognize that the premiums are due and authorize that any required notice of premium due be waived. This Authorization shall not become effective unless and until the insurance policy is approved by the Company and shall relate only to insurance premiums falling due on or after the issue date of said insurance policy.

As a convenience to me, I hereby request the Financial Institution named above to accept and honor the draft or transfer withdrawals from my account. I agree that their rights in respect to each draft or transfer shall be the same as if it were a check drawn on them and signed personally by me and that they shall be fully protected in honoring such draft or transfer. I further agree that if any such withdrawal is dishonored, whether with or without cause and whether intentionally or inadvertently, the Financial Institution shall have no liability whatsoever if such dishonor results in the forfeiture of benefits. This Authorization shall remain in effect until revoked in writing, mailed to the other parties at the address of record. The Company or Financial Institution shall have a reasonable time to act on the revocation notice.

I authorize the Company and the designated Financial Institution to begin automatic deductions of my insurance premium.

SIGNATURE AS SHOWN ON FINANCIAL INSTITUTION'S RECORD FOR THIS ACCOUNT	DATE

EFT Payment Plan Description

1. Electronic Funds Transfer (EFT) is only available as a monthly installment payment plan, and only for Auto, Homeowners, and Dwelling Fire policies. CSE does not draft annually or quarterly.

2. A voided check is needed. A deposit slip will not work since some banking institutions do not code all of the necessary routing numbers on deposit slips.

3. A service charge may apply on each payment.

4. Because individual policies have different coverage terms and different renewal dates, we must have a separate draft authorization for each policy. If there are two policies, then two separate drafts will occur. Two policies cannot be combined on one EFT draft.

5. The policy effective (renewal) date controls the EFT program. You may choose any withdrawal date you wish that is from 0 to 15 days prior to the policy effective date. If the chosen date is outside of this range, CSE will use the policy effective date.

6. The agent's trust account may be drafted for the first payment, but not thereafter. The client's check may also be used to make the initial payment. EFT draft from the insured's account will begin with the second payment. Please note that the program is designed to withdraw on the first draft the amount needed to place the policy in force and to make it current so that future drafts will be consistent and correctly timed. Therefore, the first withdrawal may be more or less than the future transfers.

7. Because liability for coverage is inherent with the payment drafts, written notice signed by the insured is needed to change or terminate the automatic bank transfers. CSE will refund premiums if withdrawals are made after the requested termination of coverage.

8. When policy changes result in premium changes, a new installment schedule will be provided to the client. The next scheduled withdrawal will include any retroactive premium difference to bring the policy on schedule. Future drafts will reflect the new premium.

9. A new authorization form is not needed for policy renewal. The client will receive a bill with the premium amount and due date. Without a written request for cancellation of the installment draft, CSE will draft the new premium amount on the normal draft date of the month prior to the renewal date. This will ensure continuous coverage. Once in place, EFT can run for years without any action on the client's part.

10. CSE's EFT plan works only with checking accounts. EFT does not apply to savings accounts or government allotments.

11. The company may terminate the plan immediately if any drafts are not paid when presented for payment.