STOP PAYMENT ORDER FOR: ☐ **CHECK** ☐ **ELECTRONIC FUND TRANSFER**

☐ **One-time** ☐ **Multiple Entries** ☐ **All Future EFT Debits Under a Specific Authorization (EFT/ACH only)**

DATE RECEIVED:	TIME RECEIVED:

TO: ("Financial Institution")	FROM: ("You, Your or Customer")

ACCOUNT NUMBER:	CHECK NUMBER / RANGE: ___	AMOUNT OF ITEM: $	DATE OF ITEM:

PAYABLE TO ("PAYEE"):	TRANSFER AMOUNT WHEN WITHIN A RANGE: $ to $

REASON FOR STOP PAYMENT:

METHOD OF CONTACT: ☐ written ☐ oral ☐ electronic

ORDER ENTERED BY:	DATE ENTERED:	TIME ENTERED:	STOP PAYMENT FEE: $

Phrases preceded by a ☐ are only applicable if the ☒ is marked.

IMPORTANT INFORMATION ABOUT YOUR STOP PAYMENT ORDER/REQUEST. You have authorized, directed and requested us to stop payment on the check or electronic fund transfer described in the above portion of the Stop Payment Order. The Stop Payment Order/Request must describe the item or account with certainty and be received at a time and in a manner that affords us a reasonable opportunity to act on it.

EFFECTIVE PERIOD. Oral requests for a Stop Payment Order are binding on us for 14 calendar days only, unless our policy provides otherwise, and must be confirmed by you in a record or writing within that period. If a record or writing is not received as specified, we will no longer be bound by your request. When a Stop Payment Order is on a check or draft, upon our receipt of a record or writing from you, this Stop Payment Order remains in effect for six months or other time period as defined below if we allow a check to remain in effect for more than six months, or until we receive a record or writing revoking the Stop Payment Order, whichever occurs first. If the item on which a Stop Payment Order has been placed has not cleared or been returned to you by the payee, you may renew the Stop Payment Order for an additional six months by a record or writing to us within the time period the Stop Payment Order is in effect. ☐ The Stop Payment Order will remain in effect for months. When a Stop Payment Order is on a consumer account EFT debit transfer, a Stop Payment Order will remain in effect until the earlier of 1) your withdrawal of the Stop Payment Order, or 2) the return of the debit entry, or, where a Stop Payment Order is applied to more than one debit entry under a specific authorization involving a specific payee (Originator), the return of all such debits.When a Stop Payment Order is on a non-consumer account EFT debit transfer, the Stop Payment Order remains in effect until the earlier of 1) your withdrawal of the Stop Payment Order, 2) the return of the debit entry to which the Stop Payment Order relates, or 3)six months from the date of the Stop Payment Order, or other time period as defined below if we allow an EFT debit to remain in effect for more than six months, unless you renew the Stop Payment Order. You may renew the Stop Payment Order for an additional six months by providing a request to us within the time period the Stop Payment Order is still in effect. ☐ The Stop Payment Order will remain in effect for months.

NOTE: A Stop Payment Order does not revoke the authorization of a multiple debit entry transfer. We may require a record or writing stating that you have contacted the payee (Originator) to revoke the authorization for future payments to that payee.

FEES. You agree that we may charge you the fee indicated for processing this Stop Payment Order, and such fee may be deducted from your account. We may charge you a similar fee for each renewal you make.

CHECK STOP PAYMENT ORDERS:

DEFINITION. A "Check" means any debit to your account by means of a paper transaction, including remotely created checks that are created by the payee upon authorization of the account holder.

NOTIFICATION. You understand that if the check Stop Payment Order comes too late for us to have a reasonable opportunity to act on it prior to accepting, certifying, paying, settling for, posting or becoming accountable for the check identified above, then this Stop Payment Order shall be of no effect.

LIABILITY. You agree to indemnify and hold us harmless from any and all claims, liabilities, costs and expenses, including, but not limited to, court costs and reasonable attorney fees, resulting from or growing out of our refusal to pay the identified check. We shall have no liability to you for the payment of the identified check contrary to this Stop Payment Order if the information provided, such as check number, dollar amount or account number, is not accurate. We are not liable to you if we pay the identified check if we acted in good faith or exercised ordinary care. Any damages that you incur and which we may be liable for are limited to actual damages not to exceed the amount of the item. Your cancellation of the Stop Payment Order will not be effective until we receive the revocation and have had a reasonable opportunity to act upon it.

APPLICABLE LAWS. This Stop Payment Order shall be governed by the provisions of the Uniform Commercial Code in effect in the state in which we are located.

ELECTRONIC FUND TRANSFER STOP PAYMENT ORDERS:

DEFINITION. The term "Electronic Fund Transfer" ("transfer") means any transfer of funds that are authorized by the customer in advance and includes preauthorized and one-time transfers. A preauthorized transfer means a transfer authorized in advance to recur at substantially regular intervals. A one-time transfer means that a check, draft, or similar paper instrument is used as a source of information to initiate a one-time electronic fund transfer from a consumer account and must be authorized by the account holder. A one-time transfer also includes Electronic Check Conversions (as defined by Federal Reserve Board Regulation E) that are authorized by the account holder.

NOTIFICATION. For consumer account EFT debit transfers, we must receive the request for the Stop Payment Order for multiple or future debit EFT entries, orally or in a record or writing, at least three business days before a scheduled debit. If the Stop Payment Order is requested for an Electronic Check Conversion or other one-time debit entry, we must receive the request, orally or in a record or writing, in a period of time that provides us a reasonable opportunity to act on it prior to acting on the debit entry, otherwise the Stop Payment Order shall be of no effect. For non-consumer account EFT debit transfers, we must receive the request, orally or in a record or writing, in a period of time that provides us a reasonable opportunity to act on it prior to acting on the debit entry.

LIABILITY. You agree that you may be liable to us if your request to stop an EFT is not according to the terms of the Stop Payment Order and Account Agreement. If we have not stopped a payment as you have requested according to these terms, we may be liable to you. Your cancellation of the Stop Payment Order will not be effective until we receive the revocation and have had a reasonable opportunity to act upon it.

APPLICABLE LAWS. The Stop Payment Order shall be governed by the provisions of Article 4A of the Uniform Commercial Code as adopted by the state in which the account is opened, the Electronic Fund Transfer Act (Regulation E), *Nacha Operating Rules*, and any applicable state law.

MULTIPLE/FUTURE EFT DEBIT ENTRIES. ☐ A confirmation statement is required for all multiple or future EFT debit entries. By signing below, I confirm that I have revoked the debit entry authorization for the above Payee (Originator). If this Stop Payment Order applies to all future EFT debits involving a specific Originating Company, by signing below, I agree that I have contacted the Company to revoke the authorization and agree to provide a copy of the revocation of authorization upon request.

ACKNOWLEDGMENT. I have reviewed the above information and agree to the terms by signing below.

REQUEST TAKEN BY

X _____ X _____

CUSTOMER SIGNATURE DATE DATE

STOP PAYMENT ORDER RELEASE

This Stop Payment Order is released, withdrawn and cancelled, as of this date.

X _____

CUSTOMER SIGNATURE DATE

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