

Commercial ACH Debit Authorization

This Commercial ACH Debit Authorization (the "Agreement") authorizes FIRST Insurance Funding, A Division of Lake Forest Bank & Trust Company, N.A. ("FIRST"), to initiate recurring ACH debit transactions from Company's bank account identified below (the "Designated Account") and, if necessary, electronically credit the account to correct erroneous debits. Both FIRST and Company agree to be bound by NACHA Operating Rules as they pertain to all ACH transactions initiated by FIRST that credit or debit the Designated Account.

This Agreement constitutes Company's authorization for FIRST to debit the Designated Account on a recurring basis to collect all payments due under the Premium Finance Agreement identified by the Quote or Loan Number below and any subsequent Premium Finance Agreements by and between FIRST and Company (collectively, the "PFA"), including installment payments and any late charges or other fees as shown on Company's billing statement or otherwise authorized under the terms of the PFA, and the Down Payment, if Company elects to make this payment to FIRST by ACH.

Company agrees not to dispute any ACH transactions initiated by FIRST from the Designated Account, provided such transactions correspond to the terms of this Agreement. FIRST will send a notice confirming Company's enrollment in recurring ACH debits once this Agreement has been processed, which may take several business days. Company is responsible for any payments due prior to its receipt of the confirmation notice. This Agreement will remain in effect until Company cancels it in writing as provided below.

QUOTE OR LOAN NUMBER(S): _____

Company Information

Company Name	
Address	
Phone Number	
Email Address	

Designated Account Information

Bank Name	
Transit Routing No. (9 digits)	
Bank Account No.	
Account Type	<input type="checkbox"/> Checking <input type="checkbox"/> Savings

By signing below, I certify that I am an authorized representative of the Company indicated above and that I have the authority to enter into this Agreement on the Company's behalf. Company understands that this Agreement will remain in effect until it is canceled in writing, and agrees to notify FIRST in writing at least 15 days in advance of any changes in its Designated Account information or termination of this Agreement. Company understands that because these are electronic transactions, it will have limited time to report and dispute errors. In the case of an ACH debit attempt being rejected for Non-Sufficient Funds (NSF), Company understands that FIRST may at its discretion attempt to process the debit again within 30 days, and agrees to an additional NSF charge, as allowed by applicable law, for each subsequent debit attempt that is returned NSF. FIRST reserves the right to cancel this Agreement at any time for any reason, including but not limited to ACH debits being returned NSF, and Company remains liable for timely payments under the terms of the PFA. Company certifies that the Designated Account is enabled for ACH transactions, and agrees to reimburse FIRST for all penalties and fees incurred as a result of Company's bank rejecting ACH debits or credits as a result of the Designated Account not being properly configured for ACH transactions. Company acknowledges that the origination of ACH transactions to its Designated Account must comply with the provisions of U.S. law.

Company authorizes FIRST to initiate recurring ACH debits and credits to the Designated Account to collect all amounts due under the PFA according to the terms of this Agreement.

_____	_____
Signature	Date
_____	_____
Print Name	Title

PLEASE FAX THIS FORM TO (847) 509-7105 OR EMAIL BANKING@FIRSTINSURANCEFUNDING.COM