



CONSUMER AUTHORIZATION FOR DIRECT PAYMENT VIA ACH (ACH DEBITS)

Direct Payment via ACH is the transfer of funds from a consumer account for the purpose of making a payment.

I (we) authorize **Hani Ahdab DDS, LLC (Lafayette Orthodontics)** to electronically debit my (our) account (and, if necessary, electronically credit my (our) account to correct erroneous debits¹) as follows:

Select One:

Checking Account

Savings Account

At the depository financial institution named below ("DEPOSITORY"). I (we) agree that ACH transactions I (we) authorize comply with all applicable law.

Depository Name _____

Routing Number _____

Account Number _____

Amount of debit(s) for: _____ initial payment and _____ monthly payments until the balance of _____ is paid in full.

Your monthly payment will be debited from your account on the **10th** of every month or the next business day that we are open if it falls on a day the office is closed.

****There is a \$20 fee charged if a transaction is declined due to insufficient funds or closed bank account. Please notify the office before the 10th of the month if you need to make any adjustments to your account.**

I (we) understand that this authorization will remain in full force and effect until I (we) notify **Lafayette Orthodontics** [by phone or writing], that I (we) wish to revoke this authorization. I (we) understand that **Lafayette Orthodontics** requires at least 30 days prior notice in order to cancel this authorization.²

Name(s) _____
(Please Print)

Signature(s) _____ Date _____

1 The NACHA Operating Rules do not require the consumer's express authorization to initiate Reversing Entries to correct erroneous transactions. However, Originators should consider obtaining express authorization of debits or credits to correct errors.

2 Written debit authorizations must provide that the Receiver may revoke the authorization only by notifying the Originator in the time and manner stated in the authorization. The reference to notification should be filled with a statement of the time and manner that notification must be given in order to provide company a reasonable opportunity to act on it (e.g., "In writing by mail to 100 Main Street, Anytown, NY that is received at least three (3) days prior to the proposed effective date of the termination of authorization").