

I hereby authorize First Community Credit Union to initiate Automated Clearing House ("ACH") entries from my account designated above at the depository named herein ("Depository"), for credit to the First Community Credit Union account specified above. In the event of an error, I give my permission for a correcting entry to be made.

I agree that if my loan payment amount changes, notice of the new payment amount on my periodic statement or payment advice is sufficient notice of the new payment amount.

This authorization is to remain in full force and effect until the Credit Union has received written notice from me at least three days prior to its termination. I acknowledge that the origination of ACH transactions to my account must comply with U.S. law. I understand and agree that in order for the Credit Union to originate the ACH entries requested in this authorization, I must have the payment amount available in the account from which the funds will be taken.