



AUTO PAY AUTHORIZATION

SETF.com

Southeast Toyota Finance ("SETF") Auto Pay automatically deducts the amount of your payment from your depository financial institution ("Bank") account every month. Getting started on Auto Pay is easy. Please select an option below:

1. Register your account at www.setf.com and then sign up for Auto Pay online. If you sign up for Auto Pay online, you can specify the monthly draft date.
2. Complete two (2) copies of this form and sign one of them. Fax the signed and completed form to 314-702-4621 or mail it to the address shown above. Keep the other completed form with your account records. If you use this form, the monthly draft date will be your scheduled monthly payment due date.

Your first draft date will be the next scheduled monthly payment due date as long as we receive this Authorization two (2) business days prior to the next scheduled monthly payment due date; otherwise, the first draft date will be the following scheduled monthly payment date. It is important that you continue to make payments and ensure your account remains current until the first draft occurs. This will assist in preventing late fees and/or cancellation from the Auto Pay program. Please be sure to monitor your Bank account to ensure that ACH debits are made each month, especially the first month. Once you are enrolled in Auto Pay, you will no longer receive mailed statements. You will be able to view statements online at setf.com and have the option to receive email notifications when your monthly statement becomes available online.

Customer Name ("you" and "your"):		SETF Account Number:
Regularly Scheduled Contract Payments: \$ _____ due on the _____ day of each month.		
9-Digit ABA Bank Routing #:	Bank Account #:	Account Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings

Defined Terms: The "Contract" is the retail installment sale contract or lease agreement for your Southeast Toyota Finance account number shown above. The words "we," "us" and "our" mean Southeast Toyota Finance and its assigns, successors, and service providers.

Automatic Payments: Starting with the first date a scheduled Contract payment is due after we receive and process this signed Authorization or as soon as possible after that date, you authorize us to make recurring Automated Clearing House ("ACH") debits to your Bank account in the amounts and on the due dates scheduled for your Contract payments as provided above, until the Contract is paid in full or these debits are otherwise cancelled by you, your Bank or us. We will provide advance written notice of any ACH debit that varies from the amount you have authorized at least 10 days before the scheduled date of transfer. You agree we may make these debits on the next business day after any due date that falls on a weekend, holiday, or other day when we or depository financial institutions are not open for business. If an ACH debit is returned unpaid due to insufficient or uncollected funds, you agree we may initiate ACH debits to collect that payment up to two (2) additional times at any time within 180 days after the originally attempted debit entry. However, you agree that we are under no obligation to reinitiate any rejected debits. You understand that your Bank may impose fees in connection with rejected debits, and you agree that we do not have any liability to you for such fees. If you believe a payment will be rejected by your Bank (e.g., because there is not enough money in/on your Bank account), you should contact us to make alternate payment arrangements. You authorize us, if necessary, to initiate ACH credit (deposit) entries to your Bank account at any time to correct any errors we might make or to refund the amount of any overpayment (such as an overpayment resulting from a payoff).

Cancellation: We may cancel these ACH debits at any time and for any reason, without giving you advance notice. You may cancel your authorization to make ACH debits at any time by notifying us or by notifying your Bank. The party you notify must be allowed at least three (3) business days to process your cancellation request. To notify us of any cancellation request or any debit you believe was made in error, you must either write to us at the address shown above or call us at the telephone number noted above. For accounts registered on our website, cancellation requests may also be made online. Even if these ACH debits are cancelled, you must still make all Contract payments in the amounts and by the dates required by the Contract by another payment method. Terminating this Authorization does not affect your duty to repay amounts due under your Contract.

Other Terms: You certify the information shown is correct and complete to the best of your knowledge and that you are the Bank account owner authorized to have funds debited from the identified Bank account to make the Contract payments. You certify that the Bank account is legitimate, open and active. You understand that this Authorization is subject to applicable law and network rules. Each payment will be processed in U.S. dollars. You agree that you voluntarily elected to sign this Authorization and we did not require you to sign it as a condition of obtaining any extension of credit. You agree to keep sufficient funds in your Bank account to pay the full amount of each ACH debit on each date scheduled. Upon our request, you agree to help us verify your Bank account information by providing a voided check and/or other assistance. You authorize us to confirm your Bank account information, including via an authorization request, non-monetary entry or similar entry to the Bank account and/or to obtain Bank account information from your Bank. If there is any missing or incorrect information with respect to the Bank account or the Bank, you authorize us to verify and correct such information.

By signing below, you agree to all the foregoing terms and conditions as of the date shown below. You also agree to keep a completed copy of this Authorization with your account records.

X _____ DATE: _____ / _____ / _____