



A non-profit organization doing business as
Consumer Credit Counseling Service of Los Angeles, Consumer Credit Counseling Service of the Sacramento Valley,
Consumer Credit Counseling Service of Mid-Counties and Consumer Credit Counseling Service of Central Valley

P.O. Box 910905
Los Angeles, Ca. 90091-0905
Phone: (800) 750-2227
Fax: (323) 890-9590
www.bydesignsolutions.org

Date: _____

Client Number: _____

Client Name: _____

Address: _____

ByDesign Financial Solutions™ Automatic Deduction Enrollment Form

Name of Depositor (shown on bank records): _____

Bank Name: _____

Bank Address: _____

City: _____ State: _____ Zip Code: _____

(If you opt for automatic deduction from your **checking account**, a blank voided check from your account **MUST** be attached.)

CHECK **ONLY ONE** OF THE FOLLOWING WITHDRAWAL DATES:

- 1ST OF EACH MONTH
- 5TH OF EACH MONTH
- 10TH OF EACH MONTH
- 15TH OF EACH MONTH
- 20TH OF EACH MONTH

- I have read and fully understand the enclosed ACH rules and regulations.
- I am aware that ByDesign can drop me from the ACH service if my account has insufficient funds two times in a calendar year at the time of the withdrawal date listed above.
- I am aware that ByDesign may charge a **\$25.00** fee for insufficient funds returned to them on my account.
- Funds are held for **5** business days to ensure your funds are available. We will then disburse the funds on the next regular disbursal day.

Authorized Signature(s): _____

Date: _____

ByDesign Client #:

FOR OFFICE USE ONLY: EFFECTIVE DATE: _____

Automatic Deduction (ACH) Program Rules

Automatic Electronic Deduction or ACH (Automated Clearinghouse) is a service available to all clients of ByDesign Financial Solutions™ who are enrolled in the Debt Management Program and have made at least one deposit via a Money Order or Cashier's Check. This payment option is designed to make it convenient for clients to make their payments. It saves time and money and insures that payments are made consistently. In order to make the program run as smooth as possible for both our clients and us, we have outlined the following basic rules:

1. Once enrolled, any client wanting to be permanently removed from the ACH program, or who wants to have ACH turned off, must notify CCCS at least **(5) business days prior** to the actual pull date. Failure to comply may result in funds being pulled.
2. Clients understand that ByDesign will charge an NSF fee of **\$25.00** for every reject that is returned to us due to **"insufficient funds"**.
3. If ByDesign receives **two** "insufficient funds or (NSF)" rejects during the calendar year for a client, he/she/they will be dropped from the ACH Program. Clients will be notified of the removal by letter. If two or more NSFs have occurred, clients must then make twelve (12) consecutive deposits to ByDesign on time via cashier's check or money order before re-enrollment to ACH Program. After twelve (12) deposits, if the client wishes to reinstate the ACH service, the client can request reinstatement by sending a request in writing, with the completed ACH enrollment form and submit to the Customer Service/ Operations Manager for approval. Manager will review and approve each request on a case-by-case basis.
4. A client who is participating in the Debt Management Program (DMP) may choose **only one** pull date during a calendar month. Deposits cannot be divided among several dates.
5. Fifteen **(15)** days notice is required to change bank account information while utilizing the ACH service.
6. **ByDesign reserves the right to deny or exclude any DMP client from ACH service when any of these rules are not followed.**
7. ByDesign wants all of our clients interested on the ACH Program to benefit from this convenient service. You can help us by understanding the following:
 - a) **Make sure your funds are readily available at each month's pull according to the date you chose at your initial session (i.e. 1st, 5th, 10th, 15th or 20th.)**
 - b) **Once you set the date for which you would like your money to be pulled, do not change it, unless there is evidence of fraud, emergency or other crisis. This will allow consistency of payments to creditors and help with better money management.**
 - c) **It is your responsibility to contact us to make sure ACH is turned off or on as you request. Also, note that ONLY two (2) requests to turn ACH on/off will be allowed during the year. You cannot request to be turning ACH on and off regularly. If you have more than two changes, we will require that your payments be made the traditional way via Money Order or Cashier's Check. Also, any changes to ACH will not be honored if requested less than three (3) business days prior to your pull date.**