



STOP PAYMENT REQUEST FORM: Consumer Account

POSTDATED NOTICE FORM

TYPE OF TRANSACTION	ITEM NUMBER	DATE OF ITEM/TRANSFER	AMOUNT	PAYABLE TO	SERVICE FEE	ACCOUNT NUMBER
<input type="checkbox"/> Draft/Check (also includes ACH item) <input type="checkbox"/> Preauthorized Electronic Fund Transfer (also includes ACH item) <input type="checkbox"/> Electronic Draft/Check Conversion Transaction (also includes ACH item)		<input type="checkbox"/> PostDated Item				
MEMBER NAME: _____						

Request Verification/Renewal (excludes ACH -- automated clearinghouse -- items, as described in #6 below):

- Oral Request (If permitted, automatically expires after 14 days.)
- Written Request (Automatically expires after 6 months unless renewed.)
- Renewal Request (Automatically expires after 6 months unless renewed.)

If this is an ACH item:

Is this a recurring item? No Yes
 Do you wish to stop all debits from this company? No Yes: Company ID # _____

Date of Initial Request: _____
 Home or cell phone no.: _____ Work phone number: _____
 E-mail address: _____

Member Signature: x _____ Date: _____

- 1. Item Description** — I request the Credit Union to stop payment on the share draft or check (either referred to hereinafter as “item”), Preauthorized Electronic Fund Transfer, or Electronic Draft/Check Conversion Transaction described above. I warrant that the above description, including the date or scheduled transfer date, its exact amount, the item number, and payee are correct. I understand that the EXACT information is necessary for the Credit Union’s computer to identify the item, transfer, or conversion transaction. If I give the Credit Union the incorrect amount or any other incorrect information, the Credit Union will not be responsible for failing to stop payment.
- 2. Electronic Draft/Check Conversion Transaction** — I understand that if I authorize the conversion of an item to an electronic transaction that it will be presented for payment electronically through automated clearinghouse (ACH) processes. Unless the box for Electronic Draft/Check Conversion Transaction located above under the “TYPE OF TRANSACTION” section is marked, I warrant that the item upon which I am requesting to stop payment is not an Electronic Draft/Check Conversion Transaction. I understand that the Credit Union will not stop payment on an item if it is processed as an Electronic Check Conversion Transaction and I have not indicated that above.
- 3. Preauthorized Electronic Fund Transfer** — I understand that a request to stop the payment of a Preauthorized Electronic Fund Transfer will only apply to the transfer scheduled for the date noted in the “DATE OF ITEM/ TRANSFER” section. If I wish to stop additional Electronic Fund Transfers, I will submit additional Stop Payment Requests.
- 4. Postdated Items** — If this is a Postdated Item Notice, as indicated above, I hereby request the Credit Union to stop payment on the item indicated above if presented for payment prior to the date of the item. This Postdated Item Notice is subject to all terms and conditions for Stop Payment Requests.
- 5. Stop Payment Requests** — I agree that the Credit Union will not be responsible for stopping payment unless my Stop Payment Request is received by the Credit Union: 1) within a reasonable time for the Credit Union to act on my request prior to final payment or similar action; or 2) at least three (3) business days before the scheduled date of a Preauthorized Electronic Funds Transfer. I understand that my Stop Payment Request is conditional and subject to the Credit Union’s verification that the item has not already been paid or that some other action to pay the item has not been taken. I understand that my Stop Payment Request will be effective as follows, unless this is an automated clearinghouse item: for an oral request (if permitted by the Credit Union), a period of 14 days from the date of this request; for a written request, a period of six (6) months from the date of this request unless I withdraw this request or renew the request for additional periods, in writing. I also agree to notify the Credit Union promptly upon the issuance of any duplicate item which replaces the item subject to this request or upon return of the original item. I agree to pay the Credit Union a stop payment fee for each request as set forth above.
- 6. Applies to ACH Items Only** — The stop payment order will remain in effect until such payment has been stopped one (1) time or until I provide written notice to release the stop payment order or until _____ (insert date). I agree that Alabama Credit Union, at its discretion, may require a copy of the written revocation I provided the Originator.
- 7. Indemnification** — I agree to indemnify and hold the Credit Union harmless from all costs, including attorney’s fees, (to the extent permitted by law) damage or claims related to the Credit Union’s action in refusing payment of the item, including claims of any joint owner, payee, or endorsee, or in failing to stop payment of an item as a result of incorrect information provided by me.
- 8. This Stop Payment Request** is subject to the Uniform Commercial Code as adopted by the state where the Credit Union’s main office is located, by automated clearinghouse rules and by other local clearinghouse rules. NOTE: Stop Payment Requests are processed only during business hours.

Please print legibly or type. When completed, mail or fax to:

Alabama Credit Union, P. O. Box 862998, Tuscaloosa, AL 35486-0027; Fax 205-348-3892

For credit union use only

Verbal Request Rec’d Date _____ Time _____ By _____
 Written Request Rec’d Date _____ Time _____ By _____