



## ACH AUTHORIZATION DISCLOSURE

I authorize CommunityWide Federal Credit Union to initiate ACH transactions to transfer funds from my account with you as indicated below.

I understand that:

- (1) This authorization is not a condition to obtain credit
- (2) That I have the right to terminate this authorization at any time by notifying you in writing or electronically a minimum of three business days before the authorization date
- (3) That I have the responsibility to notify you of any account change or closure, and
- (4) That I am responsible for any payments not made if a transfer is not made for any reason.