



RECURRING PAYMENT AUTHORIZATION

Please read these terms and conditions:

Your Authorization

- You request and authorize ClearBalance to withdraw the payment amount you specify as an electronic funds transfer from your payment account listed above on the payment due date shown on your ClearBalance account statement (or other date you specify). If your account balance is less than the payment amount specified, your recurring payment will be reduced to equal your outstanding account balance.
- If you choose a withdrawal date that is not permitted or if you do not choose a withdrawal date, we will withdraw the payment on the payment due date. If any withdrawal is scheduled to occur on a day other than a bank business day, the withdrawal will occur on the next bank business day.
- The balance of your ClearBalance account may increase as a result of additional advances. Any such additional advances may increase the amount of your minimum payment due.

Keep enough available funds in your account

- You agree to have enough funds available in your payment account provided to cover the scheduled payment on the business day of each scheduled withdrawal date.
- If there is not enough money in your payment account to cover the scheduled payment amount or if your account has been closed, you may be charged a returned payment fee and late payment fee as disclosed in your Account Agreement. We can try to initiate an automatic payment again at any time. If we can't make a withdrawal, you are responsible for making the payment by mailing a check directly to us or by making a one-time electronic payment to us.
- You are solely responsible for any fees charged by the bank that maintains your payment account, including any fees incurred for electronic fund withdrawals, overdrafts, insufficient funds, closed accounts, or failure to maintain a minimum balance.

Changing or canceling automatic payments

- You may change or cancel your authorization to make future automatic payments to your account at any time by accessing your account on www.myclarbalance.com, contacting us at 1-888-334-4022, or writing to us at ClearBalance P.O. Box 927830, San Diego, CA 92192-7830. We will process your cancellation by the next scheduled payment date if we receive your request at least three (3) business days before the scheduled payment date. If you cancel your authorization to make automatic payments, you must make all future payments by mailing your check or making one-time electronic payments directly to us. If you fail to make any required minimum payment when due, you may be charged a late payment fee as disclosed in your Account Agreement.
- We can change terms or fees or cancel your automatic payment at any time. If notice is required, we will tell you in writing at your address in our records of your account. If your account balance is paid in full, your recurring payment will be cancelled and you will be required to setup a new recurring payment to pay future balances.
- If you request that we stop a payment because you believe a billing error has occurred, you will not be required to pay until we have resolved your inquiry in accordance with the procedures described in the "notice of my billing rights" included with your Account Agreement. If you request that payment be stopped for any other reason, you must arrange to pay by mailing a check to us directly or by making a one-time electronic payment to us.

I understand that the amount of my minimum payment due may vary from month to month. I acknowledge that my monthly billing statement will reflect my minimum payment due each month, and I am responsible for paying not less than the minimum payment due (as shown on my monthly billing statement), including payment of the amount by which the minimum payment due for my account exceeds the recurring payment amount authorized above.

Click "I Accept"