



AUTOMATIC PAYMENT AUTHORIZATION

Customer Name _____

Authorization: I hereby authorize you to automatically deduct my loan payment from my FHB Checking or FHB Savings account number _____ monthly on the due date of my loan (or the next business day if the due date falls on a weekend or Holiday) beginning (state month/year) _____ and credit the payment to my loan account indicated below:

Loan Account Number _____

If there are not enough funds available: We will only charge your checking or savings account if the full amount of the loan payment is available. If there are not enough funds in your checking or savings account on the due date to permit us to withdraw the loan payment amount due, we may check your account for available funds until the day any applicable late charge is scheduled to be assessed. If the loan payment amount has not been paid by the next due date, this amount will become past due.

How debited amount is applied: When your checking or savings account has funds available to satisfy the full loan payment, it will be credited to the oldest loan payment amount due.

Revocation: This authorization remains in full force and effect until (i) revoked by me in writing, (ii) until my entire balance is paid in full and my loan account has been closed, or (iii) revoked by the Bank in writing.

Customer's Signature

Customer's Signature

Date

Date