



McCLATCHY
EMPLOYEES CREDIT UNION

QwikDraw service authorization

Member Name _____ **Member Account Number** _____

I hereby authorize McClatchy Employees Credit Union (MECU) to post electronic debits to my share account and to transfer to other accounts via ACH as indicated on this request form.

This authority is to remain in full force and effect until I provide McClatchy Employees Credit Union with a written authorization requesting a change be made of that the ACH be terminated. I must provide this written authorization as to change or termination so that it is received by the credit union at least three business days prior to any change of termination.

ACCOUNT YOUR FUNDS SHOULD POST TO:

Credit Union/Bank Name: _____
 Account Number: _____
 Type of Account: _____
 Routing Number: _____
 Miscellaneous Information: _____

I hereby acknowledge that I have received, read, and agree to the terms of the "ACH Account Agreement and Disclosure". Each party who signs this document authorizes the Credit Union to accept a facsimile copy of this document and agrees that each party's signature thereon shall have legal force and effect as that party's original signature. Each signer agrees to accept any risk associated with the Credit Union's acceptance of a facsimile signature.

Account Holder Printed Name	Signature	Date
Account Holder Printed Name	Signature	Date
PLEASE NOTE!!! A voided check must be attached to initiate your QwikDraw service		

Please return this completed form with a voided check to:

McClatchy Employees Credit Union
 P.O. Box 15779
 Sacramento, CA 95852
 (916) 321-1780

PLEASE ALLOW UP TO 10 BUSINESS DAYS FOR YOUR APPLICATION TO BE PROCESSED



ACH Account Agreement and Disclosure

This agreement is subject to Article 4A of the Uniform Commercial Code – Funds Transfers as adopted in the State of California. McClatchy Employees Credit Union (hereafter referred to as “Credit Union”) allows you to initiate or receive credits or debits to your account via ACH “Automated Clearing House” transfer. You agree that if you receive funds by an ACH transfer, the Credit Union is not required to notify you at the time the funds are received. Instead, the transfer will be shown on your periodic statement. The Credit Union may provisionally credit your account for an ACH transfer before it receives final settlement for the transfer. You agree that if the Credit Union does not receive final settlement for a transfer, it may reverse the provisional credit to your account, or you will refund the amount to the Credit Union. The Credit Union (and other institutions) may rely on the account or other identifying number that you give as the proper identification number, even if it identifies a different party or institution. ACH transactions are governed by the rules of the National Automated Clearing House Association.

Schedule of Fees and Charges

ACH Credit	No Charge
ACH Debit	No Charge
Loan Payment	No Charge
Withdrawal when balance is less than \$500.00	\$1.50
Returned Item	\$20.00