



# Sunflower Bank

**SUNFLOWER BANK, N.A.  
AUTHORIZATION AGREEMENT  
FOR PRE-AUTHORIZED AUTO-WITHDRAWAL PAYMENTS (ACH)**

1. I authorize Sunflower Bank, N.A. to initiate electronic withdrawals ("draft") for my monthly mortgage payment from my banking account with my financial institution.
2. I understand Sunflower Bank, N.A. will provide written notification at least ten (10) days prior to making a change in the draft amount of my monthly mortgage payment because of an escrow analysis or interest rate adjustment on an adjustable-rate loan.
3. If my bank account has (i) insufficient funds, (ii) a stop payment status or (iii) is closed on the day of the mortgage payment draft, a Returned Check fee will be levied on my mortgage loan account. The next scheduled draft will pull any deferred late charges or Returned Check fees that are due on the loan.
4. I understand I must provide Sunflower Bank, N.A., with a written or verbal notice to stop payment of a draft from my account at least three (3) business days before the scheduled date of the draft.
5. If my account incurs two (2) Returned Check transactions within a 12-month period, Sunflower Bank, N.A. reserves the right to suspend and/or terminate my monthly draft.
6. If my account becomes greater than 30 days delinquent, Sunflower Bank, N.A. will not draft my mortgage payment until the account is brought current. If my account becomes greater than 90 days delinquent, Sunflower Bank, N.A. reserves the right to suspend and/or terminate my monthly draft.

I hereby authorize Sunflower Bank, N.A. to initiate draft entries for the amount of my monthly mortgage payment from my bank account indicated below on the draft date I have specified. I will continue to make regular payments until receipt of the confirmation letter verifying the effective date of this agreement. I agree that it may take up to thirty (30) calendar days to process and initiate this payment method for my loan.

Loan Number: \_\_\_\_\_ Monthly Payment Amount: \$ \_\_\_\_\_

Add'l Funds to Principal: \$ \_\_\_\_\_ **Total Draft ACH Amount: \$** \_\_\_\_\_

Bank Name: \_\_\_\_\_

Transit/ABA#: \_\_\_\_\_ Account No.: \_\_\_\_\_

Account Type:    ☐ Savings (*include deposit slip*)                      ☐ Checking (*include voided check*)

Select ACH Draft Date (Between 1<sup>st</sup> – 15<sup>th</sup>): \_\_\_\_\_

This authorization is to remain in full force and effect until Sunflower Bank, N.A., has received written notification of its termination from the undersigned at least 30 days in advance to afford Sunflower Bank, N.A., a reasonable opportunity to act upon it. Should you have any questions, please call Mortgage Support at 1-800-331-4799 or email at [MortgageACH@SunflowerBank.com](mailto:MortgageACH@SunflowerBank.com).

Email address: \_\_\_\_\_ Telephone No.: \_\_\_\_\_

Acknowledged & Signed By: \_\_\_\_\_ Date: \_\_\_\_\_

Acknowledged & Signed By: \_\_\_\_\_ Date: \_\_\_\_\_



NMLS# 709491

