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MICHIGAN EDUCATIONAL CREDIT UNION 9200 HAGGERTY RD PLYMOUTH MI 48170-9900

POSTAGE WILL BE PAID BY ADDRESSEE

SS REPL PERMIT NO. 204

BUSINES FIRST-CLASS MAIL F

# Auto Pay Credit Card Payment Program

# Michigan Educational Credit Union

Website: www.michedcu.org e-mail: general@michedcu.org

#### Office Hours:

9:30 a.m. to 5:30 p.m. Monday thru Friday

#### Toll-Free Phone:

(888) 261-3355 (Outside Metro Detroit area)

#### Plymouth Office

9200 Haggerty Road • Plymouth, MI 48170 Phone: (734) 455-9200

#### Livonia Office

14921 Middlebelt Road • Livonia, MI 48154 Phone: (734) 261-1050

#### Ann Arbor Office

4141 Jackson Blvd. • Ann Arbor, MI 48103 Phone: (734) 761-7505

#### **Brighton Office**

123 Brighton Lake Road, Suite 102 • Brighton, MI 48116 Phone: (810) 494-6000

#### Royal Oak Office

1903 Rochester Road • Royal Oak, MI 48073 Phone: (248) 399-7473

#### Macomb Office

47230 Hayes Road • Macomb, MI 48044 Phone: (586) 566-5599









# Auto Pay is easy!

With Michigan Educational Credit Union's Auto Pay program, you can have your MECU credit card bill(s) paid automatically each month. Your payment is deducted directly from your MECU Draft/Checking account and applied to your credit card balance. Auto Pay is...

- FREE! There is no transaction fee for the automatic payment.
- CONVENIENT! No more writing checks. No need for stamps. Make your payment each month without lifting a finger.
- WORRY-FREE! You won't have to worry about forgetting to make your payment or losing the check in the mail.

# Pick your payment option

Whether you like to pay off your entire balance each month or just the minimum amount due, Auto Pay has an option that's just right for you:

- 1) Balance in Full
- 2) Minimum Payment Due
- 3) Fixed Payment Amount

# Apply for Auto Pay today!

Pay your credit card bills the easy way - sign up for MECU's Auto Pay program today! Simply complete the attached application and return it to MECU postage-paid.

# Michigan Educational Credit Union Auto Pay Application

To sign up for Auto Pay, simply complete the application below and mail it to MECU. Each month your Visa Classic, MasterCard, Visa Gold, Visa Platinum or Visa Signature Rewards Card payment will be deducted from your Draft/Checking account. The transfer will appear on your Draft/Checking statement as an "automatic payment" transaction. If you have questions about Auto Pay, please call our office at (734) 455-9200.

### **Automatic Payment Options**

- 1) Balance in Full The total credit card statement balance, including any finance charges, cash advances, purchases and fees, will be deducted from your account.
- 2) Minimum Payment Due The minimum payment due is \$10.00 or 3% of your total statement balance, whichever is greater.
- 3) Fixed Payment Amount The fixed payment amount is a minimum of \$100.00. This payment option is designed for those cardholders who want to pay more than the minimum payment due. The amount deducted from your account will be different from the fixed payment amount if the minimum payment due is greater than the fixed payment amount. In addition, if you mail a payment and it is posted to your credit card account before the payment due date, your account will still have a deduction for the fixed payment amount.

## Automatic Payment Authorization

ASE DO	transaction. If you have questions about Auto Pay, please call our office at (734) 455-9200.
PLE	Automatic Payment Options
d mail.	<ol> <li>Balance in Full – The total credit card statement balance, including any finance charges, cash advances, purchases and fees, will be deducted from your account.</li> </ol>
ape and	<b>2) Minimum Payment Due</b> – The minimum payment due is \$10.00 or 3% of your total statement balance, whichever is greater.
perforation, fold in half, seal with tape and mailPLEASE DO	3) Fixed Payment Amount – The fixed payment amount is a minimum of \$100.00. This payment option is designed for those cardholders who want to pay more than the minimum payment due. The amount deducted from your account will be different from the fixed payment amount if the minimum payment due is greater than the fixed payment amount. In addition, if you mail a payment and it is posted to your credit card account before the payment due date, your account will still have a deduction for the fixed payment amount.
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Oraf	Primary Cardholder NameMember #
berf	* Funds will come out of your MECU Draft/Checking account
ach along	Transfer to:  □ Visa Classic □ MasterCard □ Visa Gold □ Visa Platinum □ Visa Signature Rewards
ion, d	Credit Card Account #
eturn com	(minimum \$100.00)  I authorize Michigan Educational Credit Union to make variable entries from my Draft/Checking account as payment on my Visa Classic/MasterCard/Visa Gold/Visa Platinum/Visa Signature Rewards credit card. This authority remains in effect until I notify you in writing to cancel it, allowing sufficient time for MECU to act on it.  Primary Cardholder Signature  Date
1.0	