



<b>Client Information</b> <b>(Must be Primary or Co-Applicant)</b>	Name: _____ Telephone: _____	
	Email: _____	
	Address: _____	
<b>Credit Card Account Information</b>	Credit Card Number: _____ Expiration Date: (MM/YYYY)	
	[ ] Visa [ ] MasterCard (separate Easy Payment enrollment form required for each credit card account)	
<b>Payment Account Information</b>  <b>ATTACH VOIDED CHECK</b>	Debit Account Number: _____ Bank: _____	
	Bank Routing Number: (9 digit number on bottom left of check) _____ Account Type (Checking/Savings): _____	
	<b>Select Payment Method:</b> [ ] Minimum Amount Due* [ ] Current Balance**	
	<b>Select Payment Date:</b> If you prefer to make your Easy Payment on a calendar date before your regular due date, please specify here _____.	

**Who can apply?** Only a Primary account holder or co-applicant can add, change, or remove Easy Payment.

**How does it work?** On the due date each month, FirstBank will automatically deduct your payment from your checking/savings account. If your due date falls on a weekend or holiday, the payment will be deducted on the last business day before the due date. You will continue to receive a monthly statement from FirstBank.

**How do I enroll?** Complete this form, **attach a voided check** and mail to:

**FirstBank**  
Mail code 273  
PO Box 9146  
San Juan, PR 00908-0146

**If you change your payment account:** If your checking/ savings account number provided above changes, you must provide FirstBank with a new voided check and Easy Payment Authorization Form.

**What if I mail in a payment?** If other payments are received during the current statement cycle, Easy Payment will deduct them from the scheduled Easy Payment amount.

**How will I know the amount that will be withdrawn from my checking/savings account?** Your billing statement will include a message with the amount.

**When will Easy Payments begin?** It normally takes one full statement cycle from the date of the request for the Easy Payment to be completely set up. You should continue to make at least the minimum payment until you see a message on your statement that your next authorized automatic payment will be processed on your payment due date.

**Will I be billed any fees?** There are no fees to set up Easy Payment. However, if your checking or savings account has insufficient funds to cover the payment deduction, your FirstBank Credit Card will be billed a returned payment fee in accordance with your account terms and conditions.

**GENERAL TERMS RULING THE AUTOMATIC DEDUCTION SERVICE APPLICABLE TO CREDIT CARDS**

Description of amount to be withdrawn based on what you choose:

\*If you choose the **MINIMUM AMOUNT DUE**, as on the monthly statement under the Payment Information section identified as Minimum Payment Due. The minimum payment amount may range from \$0 to 2% of the balance or \$15, whichever is greater. In addition, your minimum monthly payment shall include any past due and overlimit amounts. The Automatic Deduction (Easy Payment) amount will never be more than the New Balance, or Minimum Payment, as applicable. Nonetheless, the amount may be less because payments, returned purchases and other credits can reduce Automatic Deduction (Easy Payment) amount, if said transactions post to the account between the closing date and the date the payment is processed.

\*\*If you choose the **CURRENT BALANCE**, as shown on the monthly statement under the Payment Information section identified as New Balance. The balance may range from \$0 up to your credit line plus any charges over your credit lines that are included in the New Balance. The Automatic Deduction (Easy Payment) amount will never be more than the New Balance, or Minimum Payment, as applicable. Nonetheless, the amount may be less because payments, returned purchases and other credits can reduce Automatic Deduction (Easy Payment) amount, if said transactions post to the account between the closing date and the date the payment is processed.

I understand that the amount of the payments may vary each month and that my monthly statement will be my only notice of the deducted Automatic Deduction (Easy Payment) amount. Every deduction scheduled to be processed on holidays or weekends will be processed in the next business day.

1. This deduction will be debited automatically from the above mentioned account, against sufficient funds available in said account, unless FirstBank, hereinafter referred as the Bank, has granted a Personal Credit Line according to the conditions set in a separate agreement. The account to be debited could be from another banking institution that is part of the Automated Clearing House Net and it should be in the name of the person that authorizes the debit.

2. The Bank reserves its right to refuse the deposit or payment in this automatic deduction if made against insufficient or uncollected funds.

3. If the depositor cancels the account where the funds are debited, the Bank will automatically cancel this authorization.

4. The Bank reserves the right to cancel this service at any moment. The cancellation will be notified in writing by ordinary mail to the depositor's last address registered in the Bank's records.

5. This authorization will be valid until the account is closed or the credit card is cancelled, whichever occurs first.

6. For Customer Service please call 1.855.701.2265.

7. Whenever the customer decides to cancel this authorization, the Bank will request a notice at least three (3) business days in advance from the scheduled date of the next debit. This notification must be received by mail to the following address:

FirstBank  
Mail code 273  
PO Box 9146  
San Juan, PR 00908-0146

If the notification was made verbally, the Bank may require a written notice from the customer in order to confirm the cancellation of the automatic deduction within fourteen (14) business days from the date the oral notice was received. If in fourteen (14) days the written notice is not received, the Bank will consider the request as cancelled.

8. There will be a \$10.00 charge for each automatic payment returned.

Please contact our Customer Service Department at 1.855.701.2265 if you have any questions.

I request and authorize that the payment to the account \_\_\_\_\_ with FirstBank, be debited from the account mentioned above, beginning on the month of \_\_\_\_\_, \_\_\_\_\_. Also, I hereby acknowledge receipt of this document.

\_\_\_\_\_  
Customer's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Account Owner Signature (If is not the Customer)

\_\_\_\_\_  
Date