



Auto

Automatic Payments Authorization Agreement

Check box as applicable: Enroll Change Cancel (For enrollment cancellation, complete only Parts 1 and 3)

Part 1: Customer information

Borrower name	Co-borrower name		
Address	City	State	ZIP
Phone number			

Part 2: Bank account information

Bank account holder name	Bank name
Bank ABA/routing number	Bank account number
Account type <input type="checkbox"/> Checking (Please enclose a voided check) <input type="checkbox"/> Savings (No additional documentation is required) Important: Other financial institutions may assess excess activity fees on savings accounts. For more information, please refer to your account agreement with that financial institution.	
Please select one option to indicate the payment amount you would like to make each month: <input type="checkbox"/> Monthly payment amount as set forth in your contract. <input type="checkbox"/> Monthly payment amount plus \$_____. to be applied to the principal balance of the contract. Important: Automatic payments will continue to withdraw each month even if the account is paid ahead.	

Part 3: Wells Fargo Auto account information

Auto account number

Part 4: Authorization

I authorize Wells Fargo Auto to withdraw the payment amount set forth in Part 2 on the same day of each month from the bank account referenced above until my Wells Fargo Auto account is paid in full or I otherwise timely notify Wells Fargo Auto of my intent to cancel or change this authorization. I understand and agree that this authorization is subject to all Terms, Conditions, and Agreements provided on the next page and that I am a borrower on the Wells Fargo Auto account referenced above and an authorized signer on the bank account to be debited (Part 2). **I will continue making monthly payments until I receive a confirmation letter indicating the start date of my automatic payments.**

Customer signature _____ Date _____

For your convenience, we are providing you with two copies of this form. Please complete, sign, and return one copy to us, and retain the second for your records. **Please send your completed form to:**

Mail: Wells Fargo Auto
 Exceptions Automatic Payments
 MAC F0012-01Q
 6200 Park Ave., First floor
 Des Moines, IA 50321-1270

Fax: 1-844-497-1602

Please see the next page for important Terms, Conditions, and Agreements. If you have questions about automatic payments, please call us at 1-800-289-8004, Monday – Thursday, 7:00 a.m. to 10:00 p.m., Friday, 7:00 a.m. to 9:00 p.m., and Saturday, 7:00 a.m. to 5:30 p.m. Central Time. For customers with hearing or speech disabilities, we accept telecommunications relay service calls.



Auto

Automatic Payments Authorization Agreement

Terms, Conditions, and Agreements

Automatic payments processing and setup

I am voluntarily entering into this Automatic Payments Authorization Agreement with Wells Fargo Bank, N.A. DBA Wells Fargo Auto. I understand that it may take up to two months for the first automatic payment to draft.

Manual payments

I understand that I must continue to make my monthly payment until I receive a confirmation letter indicating the start date of my automatic payments. I also understand that, if I choose to cancel automatic payments or if Wells Fargo Auto cancels automatic payments, I am responsible for making regular monthly payments through one of the payment options indicated on wellsfargo.com/auto-loans/make-payments/.

Payment due date

I understand that automatic payments will continue to withdraw each month until my account is paid in full or I otherwise notify Wells Fargo Auto of my intent to cancel or change this authorization.

- If I change my payment due date, I understand that Wells Fargo Auto will withdraw the payment on the new payment due date.
- If my payment is due on the 29th, 30th, or 31st in a month that doesn't have those calendar days, I authorize Wells Fargo Auto to withdraw my payment on the last day of that month.
- If my automatic payment is scheduled to draft on a Sunday or holiday, I authorize Wells Fargo Auto to withdraw my payment on the next business day.

Payment allocation

I understand that if my account is past due, payments will first be applied to the amount past due. I also understand that if I have elected to have an amount withdrawn that is more than my regular monthly payment and my account is current, the additional amount will be applied to the principal balance, which may reduce the amount of interest I pay over the life of the contract. If my payment amount changes for any reason, such as for rate relief under the Servicemembers Civil Relief Act, Wells Fargo Auto will adjust the automatic payment amount accordingly. The additional payment amount (Part 2) to be applied to the principal balance will not be modified unless I request it.

Unpaid payments

If an automatic payment is returned unpaid, I understand that Wells Fargo Auto will attempt to withdraw the payment from my bank account one more time and may assess late fees if no payment is timely received. If Wells Fargo Auto is ultimately unable to withdraw the automatic payment, I understand that I am responsible for making a payment through other means in order to remain current on the account.

Denial, change, or cancellation

I understand that Wells Fargo Auto may deny my request for automatic payments if my account is not current or in good standing. I also understand that, if I would like to make changes to or cancel my automatic payment, I must notify Wells Fargo Auto, either by completing and returning page 1 of this form, signing on to my account at wellsfargo.com and making the change or cancellation online, or calling 1-800-289-8004, at least three business days before the next automatic payment is scheduled to withdraw. I also understand that Wells Fargo Auto may cancel my automatic payments for any of the following reasons, among others:

- The Wells Fargo Auto account becomes 60 days delinquent.
- The bank account (Part 2) is closed or invalid.
- Wells Fargo Auto is unable to complete the automatic payment withdrawal.
- Funds are not available after multiple automatic payment withdrawal attempts.
- If borrower or co-borrower files for bankruptcy protection.
- The vehicle associated with the Wells Fargo Auto account is deemed a total loss by the insurance company.

Account payoff

I understand that if the final payment shown on my monthly statement is less than the amount I have authorized to withdraw, Wells Fargo Auto will process the lesser amount. I also understand that, if I intend to pay off my account early, I am responsible for canceling my automatic payments and must notify Wells Fargo Auto at least three business days in advance of the payoff.