

Electronic Payment Service (EPS)/ACH Guide

WHY CHOOSE EPS FOR YOUR DEBT MANAGEMENT PLAN (DMP)?

EPS is free and convenient! Sign up once, and payments will be made automatically, on-time in all future months. EPS is a safe Automated Clearing House (ACH) method of payment.

EPS SET UP — EASY AS 1-2-3!

1. Choose your EPS withdrawal date:
 - 2nd of Each Month (if your DMP deposit due date is the 5th).
 - 7th of Each Month (if your DMP deposit due date is the 10th).
 - 12th of Each Month (if your DMP deposit due date is the 15th).
 - 16th of Each Month (if your DMP deposit due date is the 20th).
2. Send us your completed EPS enrollment form plus:
 - An automatic deposit/ACH form or letter from your financial institution with account holder's name, financial institution's address, bank routing number, and bank account number OR
 - A voided, blank personal check for checking accounts OR
 - A blank, voided deposit slip for savings accounts.

Please note that all information regarding your bank account is kept strictly confidential and only used for EPS enrollment.

3. Allow 25 days minimum for EPS activation. Once enrolled, a notice of activation will be sent to you listing your first withdrawal date. Until you receive this notice from us, please make your normal DMP deposit(s) in the form of an online payment, money order/cashier's check, or personal check.

NEED TO CHANGE YOUR EPS/ACH?

Changes can be made to your EPS amount three or more business days before your next withdrawal. Call us to discuss your EPS details.

CHANGING YOUR EPS BANK ACCOUNT?

We can change your EPS bank account 30 or more days before your withdrawal. Call us to request a bank change form.

EPS TERMINATION

1. If your EPS payment is returned for "non-sufficient funds" or "stop payment," we may terminate your EPS. If terminated, your future payments will need to be made by money order/cashier's check, personal check, or online payment.
2. If you decide to terminate your EPS, please call the DMP Support Team at least three business days before your next withdrawal date.