

AUTOMATIC PAYMENT PROGRAM (“APP”)

Do you want to save time and postage every month? Explore the Free AUTOMATIC PAYMENT PROGRAM (APP) offered by Florida Capital Bank, N.A. (FLCB).

HOW DOES THE PROGRAM WORK?

Once you sign up with APP, and your loan closes, it may take between 45 to 60 days to process the Automatic Payment Program (APP). Please continue to make your mortgage payments until you are notified by **Florida Capital Bank, N.A. and its successors, assigns, authorized agents or any entity servicing your loan on their behalf (hereinafter called THE LENDER)** via a confirmation letter of when we will automatically deduct your mortgage payment from your checking or savings account each month. THE LENDER will send a notification to your bank to transfer the exact amount of your mortgage payment you set up on the **AUTHORIZATION AGREEMENT FOR MONTHLY AUTOMATIC PAYMENT** form on the date you selected on the **AUTHORIZATION AGREEMENT FOR MONTHLY AUTOMATIC PAYMENT** form, from your checking or savings account to THE LENDER. The information about the transaction each month should appear on your regular bank statement.

WHAT ARE THE ADVANTAGES?

Convenience. You will no longer have to write a check each month for your mortgage payment. No Checks. No stamps. No envelopes. No trips to the mailbox. APP will save you time and money. **Security.** You’ll have peace of mind knowing that your monthly mortgage payment was made automatically and on time. You won’t have to worry about forgetting to mail your check.

APP IS FREE AND EASY

Our APP service is absolutely free. We offer it to our customers because it assures prompt and accurate mortgage payments and is simply more convenient for you and us.

CAN I STILL MAKE ADDITIONAL PRINCIPAL PAYMENTS OR ESCROW DEPOSITS?

If you want to make additional payments, either designate below the amount of the principal curtailment to be withdrawn in addition to your monthly payment or simply mail a check for the desired amount the first week of the month. Additional escrow can be mailed anytime. Please include your mortgage account number and the words “additional principal” or “escrow deposit” on the face of your check.

HOW CAN I BEGIN THIS CONVENIENT SERVICE?

It’s very simple. Just fill out the **AUTHORIZATION AGREEMENT FOR MONTHLY AUTOMATIC PAYMENT** form and return it to THE LENDER before you close on your home loan. You must enclose a voided blank check or savings account deposit slip with the authorization agreement form. (Simply write “void” across the face of your check or a savings deposit slip from a current savings account.). The authorization agreement form and your voided check or savings deposit slip (if provided along with this agreement) will give THE LENDER the accurate information we need to begin your APP service and start saving you time and postage.

THE LENDER will notify you in writing which month’s payment will begin your APP PROGRAM SERVICE. Usually, processing takes about 45 days, therefore, please continue to make your normal mortgage payments yourself, UNTIL YOU ARE NOTIFIED BY THE LENDER WITH A CONFIRMATION LETTER.

If you have any questions, please call **FLCB toll free at 1-866-295-0014 ext. 1600**. One of our Customer Service Representatives will be happy to answer your questions or provide you with more information.

CAN I CANCEL THE APP SERVICE?

The APP service may be canceled by sending THE LENDER a written notice 30 days prior to your next due date, to the address listed below.

WHAT HAPPENS IF I CHANGE MY BANK?

If you move your checking or savings account from your current bank to another one, you need to complete a new **AUTHORIZATION AGREEMENT FOR MONTHLY AUTOMATIC PAYMENT** form and mail it to THE LENDER at the address on the bottom of the form (you may also include a copy of a “voided” blank check or savings account deposit slip along with this form), prior to the 10th of the month. You can request an additional form by calling FLCB’s Customer Service Department toll free at 1-866-295-0014, ext. 1600.

Please allow 2 to 3 weeks for the change to take place. **THE LENDER** will notify you when the APP service will begin on your new account.

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**PLEASE RETAIN THIS PAGE FOR YOUR RECORDS
AUTHORIZATION AGREEMENT FOR MONTHLY AUTOMATIC PAYMENT**

**FLORIDA CAPITAL BANK
10151 DEERWOOD PARK BLVD, BLDG 100, SUITE 200
JACKSONVILLE, FL 32256**

I (we) hereby authorize Florida Capital Bank, N.A. and its successors, assigns, authorized agents or any entity servicing my loan on their behalf (hereinafter called THE LENDER) to initiate mortgage payment debit entries (which may vary from the amount indicated below with future changes in escrow, principal and interest components, as applicable) to my (our) Checking or Savings Account indicated below, and the depository named below to debit the same to such account. I (we) understand that if any debit entries under this authorization are returned for insufficient funds or otherwise dishonored, I (we) will promptly send THE LENDER the total monthly payment due, plus any late charge(s) or other fees due under my mortgage. I (we) authorize THE LENDER to electronically credit my (our) account if necessary, to correct erroneous debits. I (we) agree that ACH transactions I (we) authorize comply with federal law.

This authorization is to remain in full force and effect until THE LENDER has received written notification from me (us) of its termination in such time and in such manner as to afford THE LENDER a reasonable opportunity to act upon it. THE LENDER may terminate this agreement at any time, with written notice sent to me.

**PLEASE CONTINUE TO MAIL YOUR PAYMENTS UNTIL
WE NOTIFY YOU OF YOUR DRAFT DATE**

AUTOMATIC PAYMENT PROGRAM ("APP")

AUTHORIZATION AGREEMENT FOR MONTHLY AUTOMATIC PAYMENT

Mortgage Loan Account Number: _____

I (we) hereby authorize Florida Capital Bank, N.A. and its successors, assigns, authorized agents or any entity servicing my loan on their behalf (hereinafter called THE LENDER) to initiate mortgage payment debit entries (which may vary from the amount indicated below with future changes in escrow, principal and interest components, as applicable) to my (our) Checking or Savings Account indicated below and the bank/institution named below to debit the same to such account. I (we) understand that if any debit entries under this authorization are returned for insufficient funds or otherwise dishonored, I (we) will promptly send THE LENDER the total monthly payment due, plus any late charge(s) or other fees due under my mortgage. I (we) authorize THE LENDER to electronically credit my (our) account, if necessary, to correct erroneous debits. I (we) agree that ACH transactions I (we) authorize comply with federal law.

BANK / INSTITUTION INFORMATION

Bank/Institution Name: _____

ABA Routing Number:

City: _____ State: _____ Zipcode: _____

Account #: Account Type: Checking Savings

PAYMENT INFORMATION

Monthly Payment Amount: \$ _____ Additional Principal if any: \$ _____

DATE OF WITHDRAWAL

PLEASE CHOOSE THE NUMBER OF DAYS AFTER YOUR PAYMENT DUE DATE (INDICATED ON YOUR MORTGAGE NOTE) THAT YOU WOULD LIKE THE PAYMENT TO BE DRAFTED FROM YOUR ACCOUNT.

0 Days 1 Day 2 Days 3 Days 4 Days 5 Days AFTER PAYMENT DUE DATE

BORROWER INFORMATION

Name(s) on Account: Account Holder: _____

Co-Account Holder: _____

Account Holder Signature: _____

Day Phone Number: _____ Evening Phone Number: _____

Account Co-Holder Signature: _____

Day Phone Number: _____ Evening Phone Number: _____

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**PLEASE CONTINUE TO MAIL YOUR PAYMENTS UNTIL WE NOTIFY YOU OF
YOUR DRAFT DATE**

PLEASE RETURN THIS FORM TO THE FOLLOWING ADDRESS FOR PROCESSING:

**FLORIDA CAPITAL BANK, N.A.
ATTN: Payment Processing
10151 DEERWOOD PARK BLVD
BLDG 100, SUITE 200
JACKSONVILLE, FL 32256**

[PLEASE ATTACH VOIDED CHECK OR DEPOSIT SLIP HERE]

**Please enclose a voided blank check or savings
account deposit slip with the authorization
agreement.**

**Simply write “void” across the face of your check or
a savings deposit slip from a current savings account.**
