



**MAIL THIS COPY TO:**

Home Equity Line of Credit Form  
Home Equity Installment Loan Form

PNC Bank  
Attn: Automated Payments  
PO Box 1820  
Dayton, OH 45401-1820  
Fax: 855-242-0633

**ELECTRONIC FUNDS TRANSFER (EFT) AUTHORIZATION**

PNC Bank Loan Number:

New Enrollment

Change EFT Information

Your Name:

Name of Primary Account Holder:

Daytime Phone Number (no hyphens):

E-Mail Address (Optional):

Your Financial Institution's Name:

Your Financial Institution's Phone Number (no hyphens):

\*\*Additional Principal Amount (optional):

**\*\*Please select Account Type:**

\*\*Financial Institution ABA Routing Number:

\*\*Financial Institution Account Number:

My signature below authorizes PNC Bank to debit my checking or savings account for my monthly payment plus any additional principal amount as designated above. I understand that my *payment amount may vary with changes in escrow or principal and interest portions as applicable*. I understand I must continue to remit payments on time until EFT begins, and I must maintain sufficient funds in my designated account to cover the total EFT debit amount or PNC Bank will charge a fee. If my payment is not received by the late charge assessment date, usual late fees apply, in accordance with my Note.

**I HAVE READ THE APPLICABLE TERMS AND CONDITIONS OF ELECTRONIC FUNDS TRANSFER FOR MY LOAN TYPE. EITHER I OR PNC BANK CAN TERMINATE THIS AUTHORIZATION AT ANY TIME BY GIVING 10 DAYS NOTICE TO THE OTHER PARTY.**

Your Signature: \_\_\_\_\_ Date (mm/dd/yyyy):

For new enrollment or change to checking/savings account information, or additional principal, please send a copy of a voided check or deposit slip. You will be notified when the Electronic Funds Transfer (EFT) will begin.

**\*\* New EFT Authorization Form is required for any changes to these items.**



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PO Box 1820  
Dayton, OH 45401-1820  
Fax: 855-242-0633

**ELECTRONIC FUNDS TRANSFER (EFT) AUTHORIZATION**

PNC Bank Loan Number: \_\_\_\_\_ New Enrollment      Change EFT Information

Your Name: \_\_\_\_\_

Name of Primary Account Holder: \_\_\_\_\_

Daytime Phone Number (no hyphens): \_\_\_\_\_

E-Mail Address (Optional): \_\_\_\_\_

Your Financial Institution's Name: \_\_\_\_\_

Your Financial Institution's Phone Number (no hyphens): \_\_\_\_\_

\*\*Additional Principal Amount (optional): \_\_\_\_\_

*\*Unless instructed otherwise by account holder, this amount will remain the same regardless of increases in escrow or ARM adjustments.*

**\*\*Please select Account Type:**

\*\*Financial Institutions ABA Routing Number: \_\_\_\_\_

\*\*Financial Institutions Account Number: \_\_\_\_\_

My signature below authorizes PNC Bank to debit my checking or savings account for my monthly payment plus any additional principal amount as designated above. I understand that my **payment amount may vary with changes in escrow or principal and interest portions as applicable**. I understand I must continue to remit payments on time until EFT begins, and I must maintain sufficient funds in my designated account to cover the total EFT debit amount or PNC Bank will charge a fee. If my payment is not received by the late charge assessment date, usual late fees apply, in accordance with my Note.

**I HAVE READ THE APPLICABLE TERMS AND CONDITIONS OF ELECTRONIC FUNDS TRANSFER FOR MY LOAN TYPE. EITHER I OR PNC BANK CAN TERMINATE THIS AUTHORIZATION AT ANY TIME BY GIVING 10 DAYS NOTICE TO THE OTHER PARTY.**

Your Signature: \_\_\_\_\_ Date (mm/dd/yyyy): \_\_\_\_\_

For new enrollment or change to checking/savings account information, delay days or additional principal, please send a copy of a voided check or deposit slip. You will be notified when the Electronic Funds Transfer (EFT) will begin.

**\*\* New EFT Authorization Form is required for any changes to these items.**

**PNC BANK "\*\*\*\*\*"**  
**Gigevt qpk' Hwvf u' Vt cpulgt 'GHV+/' Vgt o u' èpf 'Eqpf kklqpu'**  
**for Home Equity Line of Credit and Home Equity Installment Loan**

1. By enrolling in the Electronic Funds Transfer (EFT) Service (the "Service"), you are authorizing PNC Bank to draft your loan payment each month by automatically transferring funds from the financial institution account specified by you.
2. The Service is available to PNC Bank customers at no cost.
3. The Service will draft your monthly payment, plus additional principal amounts (optional), once a month from a single bank account. The Service cannot draft multiple times per month nor can the Service draft from multiple bank accounts.
4. Before your first automated payment, PNC Bank will send you a written notification of the transaction's start date (the "Automated Payment Date"), banking information, and/or additional principal amounts. Please review and confirm this information for accuracy and report any errors or changes to PNC Bank immediately. You are responsible for making all payments on time up to the initial Automated Payment Date.

**NOTE:** The Automated Payment Date is the payment due date.

5. Your loan must be due for the current billing period at least two business days prior to the Automated Payment Date before the Service will start. If your loan is not in a current status, your payment will not be drafted, the Service may be cancelled, and you will be responsible for making your monthly payments on time using another payment method.
6. If your scheduled Automated Payment Date falls on a weekend or a legal bank holiday, the automated payment will occur on the next business day.
7. Be sure to check your financial institution account statement to verify the date and amount of any automated payments initiated by PNC Bank. In the event of an error, please notify your financial institution and PNC Bank immediately.
8. Under the terms of your loan, your PNC Bank payment amount may change. The Service will adjust the amount of the automated payment from your financial institution account to accommodate these changes. If you have opted for an additional principal amount to be drafted each month, the additional principal amount will not change.
9. If you intend to remit an additional principal payment separately from the Service, mail your check to the PNC address referenced in the "How to contact us" section on the next page. Write "PRINCIPAL ONLY" on the memo portion of the check along with your loan account number.
10. You may request that PNC Bank make changes to the Service (*e.g., banking information and/or additional principal amounts*) by completing a new EFT Enrollment Form and either faxing it to 1-855-242-0633 or mailing it to the EFT correspondence address on the next page. EFT Enrollment Forms are available online ([pnc.com/homehq](http://pnc.com/homehq)) or by calling our Customer Care Consultants.  
  
Please allow at least ten (10) business days prior to the next scheduled Automated Payment Date for PNC Bank to process your request.
11. You may request cancellation of the Service at any time by using any of the following methods: (a) call Customer Service; (b) fax your request to 1-855-242-0633, (c) send an email to [EFT@pnc.com](mailto:EFT@pnc.com) or (d) mail your request to the EFT correspondence address below. Please allow at least ten (10) business days prior to the next scheduled Automated Payment Date for PNC Bank to process your request.
12. You are responsible for making all payments on time following cancellation or other termination of the Service. The payment due date set forth in your Note is unaffected by enrollment with or cancellation of the Service.

13. If your financial institution returns an automated payment unpaid, PNC Bank has the right to assess a reasonable fee, subject to applicable law. You are then responsible to remit that payment to PNC Bank. If your payment is not received before the end of your grace period, your payment for that period will be past due and a late payment fee will be assessed, subject to applicable law.
14. PNC Bank reserves the right to cancel or otherwise terminate the Service for any reason, including without limitation, if:
- Your automated payment is returned by your financial institution because of “Authorization Revoked,” “Account Frozen,” or “Account Closed”;
  - Three automated payments are returned unpaid for insufficient funds within a consecutive 12-month period;
  - Your loan enters a Loss Mitigation or Foreclosure status;
  - Your principal balance is less than your monthly payment;
  - Your loan is paid-in-full or reaches the maturity date; or
  - You fail to comply with these terms and conditions or the terms and conditions of your loan.

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**How to contact us:**



PNC Customer Care Consultants are available at 1-888-PNC-BANK (1-888-762-2265), Monday - Friday, 7:00 a.m. - 10:00 p.m. and Saturday - Sunday, 8:00 a.m. - 5:00 p.m. ET.



Visit [pnc.com/homehq](http://pnc.com/homehq) and click on *Customer Service & Support* to access account information, make payments and more – 24/7.



**EFT Correspondence Address:**

PNC Bank - Automated Payments  
Mailcode: B6-YM10-01-4  
PO Box 1820  
Dayton, OH 45401



**EFT Fax Number:**

1-855-242-0633