



First National Bank

AUTOMATIC PAYMENT TRANSFER FORM

I authorize First National Bank of Pennsylvania to make my loan payments by electronically debiting (withdrawing funds from) my checking/savings account. Listed below are the account number and the amount that First National Bank of Pennsylvania is authorized to debit. This will remain in effect until all monies due are paid in full. I understand that this payment method is voluntary on my part and that I may cancel this authorization at any time.

FIRST NATIONAL BANK LOAN INFORMATION	DEPOSIT ACCOUNT INFORMATION
Customer Name	Deposit Institution Name
Address	Depository Institution's Identification Number (Routing number from bottom of check)
City, State Zip Code	Deposit Account Number:
Daytime Phone Number	Check One: ☒ Checking OR ☐ Savings
Loan Number	Loan Due Date: 1st of each month. (Payment cannot be scheduled past the grace period) Month Beginning: _____
Payment Options: Check the appropriate box(es) Please note: FNB is unable to offer ACH transfer payments on a bi-weekly basis.	
☒ Regular Payment Amount ☐ Additional Principal \$ _____	
Customer's Signature (Authorized signer on Deposit Account)	Date

PLEASE SEND THE FOLLOWING:

- This authorization form
- A **VOIDED** check or legible photocopy of check
- A check and payment coupon if the next loan payment is due before first authorized electronic payment

TO: mortgageloanservicing@fnb-corp.com or
Mortgage Servicing
First National Bank of Pennsylvania
4140 East State Street
Hermitage PA16148

IMPORTANT INFORMATION TO BE KEPT BY CUSTOMER:

1. I may cancel this payment method by sending a written notice to the Mortgage Servicing address or verbally by calling Mortgage Servicing at 800-597-2359, 8:00 AM - 5:00 PM, Monday - Friday, at least three (3) business days before the next loan payment due date. Such notice shall be effective following receipt thereof by First National Bank of Pennsylvania.
2. If my depository institution notifies me of a change to their name, their identification number or my deposit account number, I will notify First National Bank of Pennsylvania of the change as soon as possible.
3. First National Bank of Pennsylvania must have this completed authorization form at least 10 business days before the first payment to be made electronically. Payments due within 10 days of this authorization must be made manually and should be included with this authorization.
4. If my regularly scheduled payment should increase or decrease, my payment will be made in the amount of the new regularly scheduled payment amount plus the additional principle listed on this form.
5. **My loan payment will be debited from my deposit account on the date of my loan payment.** If my loan payment is due on a Saturday, Sunday or holiday, the transaction may be made on the following business day,
6. If payments are made to my loan electronically or manually in amounts or on dates different from the original schedule, the final payment on my loan may be due on a day and/or in an amount different from the original schedule. First National Bank of Pennsylvania will notify me if the final payment amount is different than the previous payment amounts.
7. If the debit transaction is refused by my Depository Institution for any reason, including insufficient funds or a closed or unauthorized account, my loan payment will not be accepted electronically. If the payment has already been made, it will be reversed, and the loan will be past due. If the loan is past due, I will be responsible for making a manual payment. A past due loan may incur additional interest and/or late charges as explained in my loan contract.
8. Any fees charged by my Depository Institution, such as for insufficient funds, will be my responsibility to pay.
9. First National Bank of Pennsylvania reserves the right to cancel this payment method for any reason, including insufficient funds or a closed or unauthorized account. If First National Bank of Pennsylvania cancels this payment method, I will be notified in writing. Such notice shall be effective immediately when mailed by the bank to the current address on file.
10. First National Bank of Pennsylvania reserves the right to assess fees but only after advance written notice to me.

****Once your request has been processed a copy will be returned via US Mail**