

### Automatic Monthly Payments

Between the 1<sup>st</sup> and 10<sup>th</sup> of each month (you choose the day) we will automatically withdraw the amount of your payment from the checking or savings account of your choice. This service is provided **FREE** of charge. **In certain cases we can withdraw funds from your account as late as the 15<sup>th</sup> of the month. Please ask for details.**

To enroll, please fill out the form below and return it to the address on the front of the brochure.

#### Enrollment

**I Hereby Authorize Midwest Loan Services Inc. to Initiate Drafts and Adjustments For Any Drafts To the Deposit Account Described Below:**

First Draft Day
First Draft Month
Additional Amount To Be Applied To Principal
Depository Name
ABA/Routing Number _____
Account Number
Account Type: ____Checking ____Savings <b>For checking accounts please include a voided check</b>
Loan Number
Today's Date
Signature – Borrower 1
Signature – Borrower 2

### Semi – Monthly Payments

Midwest offers a Semi-Monthly Payment plan for customers who prefer the convenience of having ½ of their payment drafted twice a month .On the 15<sup>th</sup> of the month prior to the month your payment is due, and on the 1<sup>st</sup> of the month your payment is due, we will draft from the checking or savings account of your choice, ½ of your monthly payment amount. These funds will be applied as your regular monthly payment on the 1<sup>st</sup> of each month. The fee for this service is a \$75.00 one-time setup fee, plus \$2.50 per withdrawal. The setup fee will be drafted with the first ½ payment.

To enroll, please fill out the form below and return it to the address on the front of the brochure.

#### Enrollment

**I Hereby Authorize Midwest Loan Services Inc. to Initiate Drafts and Adjustments For Any Drafts To the Deposit Account Described Below:**

First Draft Day <b>15<sup>th</sup> of Month</b>
First Draft Month
Additional Amount Per Withdrawal To Be Applied to Principal
Depository Name
ABA/Routing Number _____
Account Number
Account Type ____Checking ____Savings <b>For checking accounts please include a voided check</b>
Loan Number
Today's Date
Signature – Borrower 1
Signature – Borrower 2

### Biweekly Payments

Beginning **at least two weeks before your payment is due**, we will draft from the checking or savings account of your choice ½ of your monthly payment and will repeat this process every two weeks. 26 half payments will be drafted each year. 24 of the half payments will be used to make your regular monthly payment. The other two half payments will be applied to the principal balance, saving you thousands, or even tens of thousands, in interest payments over the life of your loan. The fee for this service is a \$75.00 one-time setup fee plus \$2.50 per withdrawal. The setup fee will be drafted with the first ½ payment.

#### Enrollment

**I Hereby Authorize Midwest Loan Services Inc. to Initiate Drafts and Adjustments For Any Drafts To the Deposit Account Described Below:**

First Draft Day - See Description Above:
First Draft Month
Additional Amount Per Withdrawal To Be Applied to Principal
Depository Name
ABA/Routing Number _____
Account Number
Account Type ____Checking ____Savings <b>For checking accounts please include a voided check</b>
Loan Number
Today's Date
Signature – Borrower 1
Signature – Borrower 2

## Internet Payments

Using our **FREE** Internet Payment Service, you may choose the date you wish to have your payments made. The request must be initiated at least four business days prior to the date you would like the payment made to allow us sufficient time to draft the money from your checking or savings account. **To enroll, visit Midwest Online** at [www.midwestloanservices.com](http://www.midwestloanservices.com). Select "Register" on the menu bar and fill out the information on the next screen that appears. That's all there is to it!

Once you have completed the sign up process, we will notify you of your enrollment by e-mail and you can then begin using this service.

To make a payment, visit **Midwest Online** at [www.midwestloanservices.com](http://www.midwestloanservices.com). Select the "Login" tab near the top of the screen and follow the instructions to make your payment.

In addition to being able to make payments, with **Midwest Online**, you can also check your loan balance, view your loan history, plus much more!

## Speedpay

Using Speedpay by phone, we will apply a payment to your loan on the day of your choice. The fee for this service is \$10.00 if you use our automated phone system by calling (800)262-6574 and selecting the speedpay option, or for a fee of \$15.00 you may make your payment by speaking directly with a Customer Service Agent. When you call, please have the following information available:

- Loan Number
- ABA/Routing Number
- Checking or Savings Account Number
- Amount You Wish to Pay
- Date You Want the Payment Applied to Your Loan

We do not accept partial payments. You will be notified if you inadvertently request a partial payment.

## Payment by Check

We accept payment by check, OMNI check, money order, or cashier's check. **PLEASE DO NOT SEND CASH!** The amount of the check must be at least the amount of your regular monthly payment. Please allow 10 days for mail time. Your payment will be applied to your loan with an effective date of the date the payment is received. Please write your loan number on the check. For your convenience we provide coupons as a reminder.

Additional principal payments may be made subject to the requirements of your loan. Midwest Loan Services accepts these payments by two methods: You may add the extra amount to your regular monthly payment, or you may send us a separate check. If you send a separate check, you must write your loan number and "Principal Payment" on the check, in the note or memo area.



## LOAN SERVICES INC

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web: [www.midwestloanservices.com](http://www.midwestloanservices.com)

## Payment Options

Midwest Loan Services offers a wide range of payment services to meet your needs:

- Automatic Monthly Payments
- Automatic Semi-Monthly Payments
- Automatic Biweekly Payments
- Internet Payments
- Speedpays
- Payment By Check

Please review the options available and select the program that works best for you.

If you have any questions about our products, please call Customer Service at (800)262-6574.