

ELASTIC AUTOPAY AUTHORIZATION

Customer First Name: Randa	Bank Name: Capital One Bank
Customer Last Name: Sfeir	Checking Account Number: 3313924547
Customer Street Address: 7865 Weaver Dr	Bank Routing Number: 111901014
Customer City, State ZIP: Beaumont, TX 77706	

In this AutoPay Authorization (this "Electronic Payment Authorization"), "you" and "your" refer to the Customer identified above, and "we," "us," "our" and "Bank" refer to Republic Bank & Trust Company.

By accepting the terms of the Electronic Payment Authorization, you agree to the following:

You authorize us, including our successors, affiliates, agents, representatives, employees and assigns to initiate automated debit entries to your Checking Account for the AutoPay Amount on the Payment Due Date as shown on each Statement.

If you would like to pay an Additional AutoPay Amount, you will complete a separate Electronic Payment Authorization, authorizing us to debit the Additional AutoPay Amount from your Checking Account on the Payment Due Date as shown on each Statement.

If your Payment Due Date falls on a non-Business Day, your payment will be credited to your Elastic Account as of your Payment Due Date, but your AutoPay will be processed the next Business Day.

For each AutoPay payment, whenever an ACH debit entry is returned for insufficient funds, we may reinitiate an ACH debit entry for that payment up to two additional times after the first presentation. If your Elastic Account is in default, we may initiate one or more ACH debits to your Checking Account for the entire amount you owe or such lesser amount as we may choose. Go to the Terms and Conditions [Section 5](#) for details on default.

The Electronic Payment Authorization remains in full force and effect as long as your Checking Account is open unless and until you revoke your Electronic Payment Authorization. You may revoke the Electronic Payment Authorization by calling Customer Support at (888) 225-0080 or writing to Elastic Customer Support, 4030 Smith Road, Cincinnati, OH 45209. If you revoke the Electronic Payment Authorization, you agree to make payments on your Elastic Account by another method as set forth in the Terms and Conditions at [Section 13](#). If you revoke the Electronic Payment Authorization, it will not stop any AutoPay payment we process prior to our receipt of your notice. We have the right to reject electronic payments for any reason and suspend access to this feature in our sole discretion.

Your bank may impose a fee if your Checking Account becomes overdrawn or if a payment is attempted against your Checking Account that would cause it to become overdrawn. You will not hold us responsible for any fees you must pay as a result of any AutoPay initiated at your bank in connection with the Electronic Payment Authorization.

The Electronic Payment Authorization is subject to the following provisions:

- (1) Right to stop payment and procedure for doing so. You can stop any AutoPay payment by calling Customer Support at (888) 225-0080 or writing to Elastic Customer Support, 4030 Smith Road, Cincinnati, OH 45209 in time for us to receive your request by 5:00 PM Eastern Time at least one (1) calendar day before the Payment Due Date.
- (2) Liability for failure to stop AutoPay. If you tell us to stop an AutoPay payment by 5:00 PM Eastern Time at least one (1) calendar day before the Payment Due Date, and we do not do so, we will be liable for your losses or damages.
- (3) Notice of varying amounts. If the AutoPay payment may vary in amount, we will tell you on your Statement at least 14 days before each AutoPay payment, when it will be made and how much it will be.

The Electronic Payment Authorization is a payment mechanism and does not give us collection rights greater than those contained in the Terms & Conditions or permitted by applicable law. The Electronic Payment Authorization does not constitute a security interest under Ohio law.

YOU ACKNOWLEDGE THAT YOU ARE NOT REQUIRED TO CONSENT TO RECEIVE FUNDS BY DIRECT DEPOSIT OR REPAY ANY BALANCE ON YOUR ELASTIC ACCOUNT BY AUTOPAY. IF YOU AUTHORIZE US TO INITIATE AUTOPAY, YOU ALSO AGREE THAT THE ELECTRONIC PAYMENT AUTHORIZATION IS TO REMAIN IN FULL FORCE AND EFFECT UNTIL YOU OR WE TERMINATE IT. IF EITHER YOU OR WE TERMINATE SUCH AUTHORITY, YOU AGREE TO MAKE YOUR PAYMENTS BY ANOTHER PERMITTED PAYMENT METHOD (GO TO TERMS AND CONDITIONS SECTION 13 FOR DETAILS).

Print Customer Name: Randa Sfeir	Date 2/6/19
Customer Signature: 	

