

Agreement of Authorization of monthly Electronic Funds Transfer Program

Although you completed all the paperwork required to start the allotment, from time to time military allotments do not begin as agreed upon by the lender who satisfied this debt. Therefore to insure that your account stays current, we require a secondary payment plan. This will only be initiated if your allotment does not start when the first payment is due or if your allotment stops before your debt is satisfied with the lender.

Please use the bank that your direct deposit goes to as listed on your LES and Net Pay EFT.

I _____ hereby authorize the lender who satisfied this debt to debit my checking / savings account or Visa / MasterCard debit card. The lender will deduct \$ _____ on the 1st or 15th (or there about) of each month if my allotment is not received when my first payment is due and will continue every month until my allotment payment reaches the lender assigned to this debt.

If the funds are not available on those dates stated above, I further authorize the lender to continue to attempt to debit my accounts attached and any other future accounts made available to the lender as required to bring my loan current. I realize this is to my advantage, to prevent my account from becoming delinquent.

I further authorize the lender to debit my account or any future accounts obtained by the lender if my allotment stops before this debt is satisfied.

I understand a Pre-Printed Voided Check, Deposit Slip or a Direct Deposit Net Pay EFT Print Out from the account that the electronic transfer would come from along with a copy of a valid ID (showing SSN) must accompany this form. If using MasterCard/ Visa card, please provide a copy of the front and back of the card.

All names listed on the account: _____

Bank Name: _____

Bank City: _____ Bank State: _____

Account #: _____

I understand that this process will ONLY be used if my allotment should not reach the lender as specified or should my allotment stop before this debit is satisfied.

Signature: _____ Date: _____

Soc. Sec No: _____

DO NOT WRITE BELOW THIS LINE – OFFICE USE ONLY

Assigned Lender: _____

Account Number: _____

Letter of understanding about this purchase

Q. Will this repair my credit?

A. No, we only sell products. We are not extending any credit under your purchase agreement. If you finance your purchase you are applying directly to third-party lenders for a line of credit to finance this purchase. We are not a credit service organization nor is it acting as one.

Q. Is anything on my Purchase Agreement free?

A. No, everything on your Purchase Agreement is part of your purchase. Nothing on your Purchase Agreement is free.

Q. Can I trade in my computer/merchandise or upgrade it?

A. No, we do not offer upgrades or trade-ins.

Q. Does the merchandise that I purchase come with a warranty?

A. Yes, all merchandise that we offer come with a standard Manufacturer's warranty, and technical support. The warranty period on all products is determined by each individual manufacturer. Please contact the manufacturer for more details about the warranty.

Q. Does the merchandise come with insurance?

A. No. The merchandise doesn't come with insurance through us. We ARE NOT LIABLE if your merchandise is lost or stolen. Plus, if you financed your purchase through a third-party lender you will still be responsible to pay for your merchandise purchase that was financed through the respective third party lender. Please contact your insurance agent to determine whether you have home owners or renter's insurance that covers theft or loss of your personal property. If you don't have home owners or renter's insurance please contact the insurance company of your choice to obtain this type of insurance to protect your personal property.

Q. Does the computer come with Internet Service?

A. No, the customer must provide their own internet service.

Q. Do we guarantee financing?

A. No. We DO NOT guarantee financing. We ONLY sell products. We are not extending any credit under your purchase agreement. If you finance your purchase you are applying directly to a third-party lender for a line of credit to finance this purchase. We are not a credit service organization nor is it acting as one.

Q. Does the sale price on my Purchase Agreement include interest?

A. No, the sale prices on your Purchase Agreement DOESN'T include interest. The sale price is the original sales price on your Purchase Agreement. If you financed your merchandise listed on your purchase agreement through a third-party lender, then, please contact the third-party lender who you financed your purchase for the details about your account.

My signature below indicates that I acknowledge that I may be able to purchase the exact same merchandise I am agreeing to purchase at this time at a lower price and that I can afford this purchase and the monthly payment. I have read and have a complete understanding all of the contents thereof and that I have received a copy of this Letter of understanding about the sale.

Signature _____ Date _____