*CheckmateII*Ô

Why pay your student loan the old fashioned way? ACS can eliminate the need for you to write monthly checks for your student loan payment. ***CheckmateII***Ô**,** our automatic student loan/account payment system, gives you the opportunity to enjoy convenience, security, speed, and savings. And best of all, it is absolutely FREE. Consider the following:

- Ö ***CheckmateII***Ô works in cooperation with your bank. Just complete the authorization form, include a voided check from your Checking Account (or a deposit slip from your Savings Account), and your monthly bill will be automatically paid by your bank and itemized on your bank's monthly statement.
- Ö Payments will be deducted from your account once a month on the assigned due date, and applied with an effective date of your assigned due date. Your regular monthly payment amount will be deducted from your account.
- Ö Using ***CheckmateII***Ô is a most convenient way to make your student loan account payment. You will save time and money, as well as eliminate the hassle of writing checks.
- Ö ***CheckmateII***Ô is ABSOLUTELY safe! No one has access to your account except you and your bank.
- Ö If you decide to cancel the service later, just contact ACS and we will take care of the rest. Please allow thirty (30) days to resume normal billing.
- Ö If you have more than one account, just include the account numbers you wish to place on automatic payment. Each account will be itemized separately on your bank's monthly statement.

IMPORTANT

1. Fill out the application completely. You can find your account number on your bill or coupon book. If multiple accounts are to be included, pleased enter each complete account number. Sign the application.
2. Void a check from your bank account by marking "VOID" across the front of a BLANK check. Only one "VOID" check is required.
3. Enclose Application and "VOID" check (or deposit slip) in an envelop addressed to the address below.
4. You must make your regular payments until you are notified that your application has been processed. Allow 45 to 60 days for processing your request.

*****MAIL THIS PORTION WITH "VOID" CHECK or SAVINGS ACCOUNT DEPOSIT SLIP TO THE ADDRESS BELOW*****

I, _____, authorize my bank to make my account/loan payment and apply it to my account. I hereby request a forbearance to cover all of my payments due before automatic debit begins. I agree upon termination of this forbearance to repay my loans according to the terms of my Promissory Note and Repayment Schedule. Unpaid interest may be capitalized (added to my loan principal) at the end of the forbearance. I understand that I am in full control of my payment and if at any time I decide to discontinue, I will notify ACS. ***I understand I must continue to make regular payments until I am notified that my CheckmateII*Ô *form has been processed.***

ACS Account Number(s):

__ __ __ - __ __ - __ __ __ __ - __
__ __ __ - __ __ - __ __ __ __ - __
__ __ __ - __ __ - __ __ __ __ - __
__ __ __ - __ __ - __ __ __ __ - __

Borrower's Address:_____
City, State, Zip _____, ___, _____
Daytime Phone ( ) _____ - _____

Bank Account Holder Signature _____ ***Date*** ___/ ___/ ___

RETURN APPLICATION AND VOIDED CHECK TO:
CheckmateIIÔ
c/o ACS, P.O. Box 7051, Utica, NY 13504-7051

****ONLY U.S. Bank Accounts may be serviced***
****If using a Savings account, include proper routing number***
****This application DOES NOT apply to NDSL/Perkins Loans***