

Authorization Agreement Terms & Conditions

Purpose. These terms and conditions apply for members completing an “Authorization Agreement for Pre-Arranged Payments” in writing or enrolling on-line for automatic payments. Please contact the VFW at the number below if you have questions or would like more information.

Member Statement:

Type of Transfers. Preauthorized withdrawals. By accepting this agreement, I am authorizing the VFW to draw items (electronic funds transfers or credit card charges) from the account indicated for the purpose stated on the application or agreement. Authorization is provided subject to the terms and conditions stated.

Length of Agreement. This authority is to remain in full force and effect until completion of all payments to the specified installment payment plan or until the VFW has received written notification from me of its termination in such time and in such manner as to afford the VFW a reasonable opportunity to act on it.

Responsibilities. I understand that I am solely responsible for assuring that my account has sufficient funds or limits, that any cancellation notice must be provided in sufficient time to process the cancellation and that any concern or dispute regarding a fund transfer will be submitted in writing within 90 days of the transfer date or such dispute will be considered waived. The privilege of making payments under this arrangement may be revoked by the VFW if any item is not paid upon presentation. You may have additional rights and responsibilities under the Electronic Funds Transfer Act, and you should refer to the EFT Act for details.

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Life Member Installment Plan:

Payment Schedule. For Installment Plan payments, the item shall be drawn on or after the 1st or 15th of each month, starting 30 days after the first payment and continuing every month after that on or about the same date. The transaction on your bank statement or credit card statement will constitute receipt for payment of your account.

Fees. The first payment of \$35 keeps you in good standing during the installment period. It is not applied toward the total amount due. There are no fees charged by the VFW for use of the recurring payment process. Members who request mailed invoices (instead of automatic payments) will be billed an additional \$1.75 each month.

Member Status. Upon enrollment, you will receive a Provisional Life membership card. A permanent Life Membership card will be issued when all fees have been paid in full.

Annual Dues:

Payment Schedule. For Annual Dues payments, this year's payment will be drawn upon processing of the written authorization. Future payments will be drawn annually on September 1. On-line authorizations are programmed for the date you select (September 1st or 15th). If you initiate the authorization after the selected date, please make a payment for the upcoming year, if you haven't done so previously. The transaction on your bank statement or credit card statement will constitute receipt for payment of your account.

Legacy Life Installment Plan:

Payment Schedule. For Installment Plan payments, the item shall be drawn on or after the 1st or 15th of the month, quarterly, starting 60 days after the first payment and continuing every 3 months after that for a total of 4 payments. The transaction on your bank statement or credit card statement will constitute receipt for payment of your account.

Right to stop payment and cancel the authorization agreement and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how: Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request ten business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

Notice of Varying Amounts. If these regular payments vary in amount, you are entitled to notice at least 10 days before each payment, when it will be made and how much it will be. By executing this preauthorization, you choose to instead get this notice only when the payment would differ by more than \$10.00 from the most recent payment. Annual dues are currently set by your post each year and are subject to change. For annual dues preauthorized withdrawals, we will charge the amount established by your post for the year being charged. Please contact your post for your current dues amount.

Error Resolution. If you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt, call or write us at the telephone number or address listed in this disclosure, as soon as you can. Be sure to: (1) Tell us your name and member number. (2) Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint or question and will correct any errors promptly.

If you have inquiries regarding your account, please contact us at:

**VFW
P.O. Box 119028
Kansas City, MO 64171-9028**

PHONE: (800) 963-3180

BUSINESS DAYS: 8:15 a.m. to 4:20 p.m (Central Time) Monday, Tuesday, Wednesday, Thursday, Friday; Excluding Federal Holiday. Closings as announced.