

**CLIENT AUTHORIZATION TO HONOR ITEMS DRAWN BY  
USA PAYROLL, INC.**

Name Of Depositor As Shown On Bank Records \_\_\_\_\_

Acct. No. \_\_\_\_\_

Bank Name \_\_\_\_\_

Bank Address \_\_\_\_\_

As a convenience to me, I hereby authorize you to pay and charge to my account debits originated by and payable to the order of USA Payroll, Inc., provided there are sufficient collected funds in said account to pay the same. This authorization includes debits (and/or corrections to previous debits) originated by check or electronic funds transfer. Agree that your rights in respect to each said debit shall be the same as if it were a check drawn on you and signed personally by me. This authority is to remain in effect until revoked by me in writing, and until you actually agree that you shall be fully protected in honoring any such item.

A). PAYROLL TAX SERVICES \_\_\_\_\_ INITIAL

B). DIRECT DEPOSIT SERVICES – The Sales Representative has explained that in order to ensure funds are in the accounts of our employees timely, the payroll needs to be processed by 3 pm EST 48 hours prior to the check date of the payroll.

\_\_\_\_\_ INITIAL

C). ELECTRONIC INVOICE \_\_\_\_\_ INITIAL

D). TRUST SERVICE \_\_\_\_\_ INITIAL

E). ELECTRONIC DEBIT PROCESS - The Sales Representative has explained that electronic debit amounts need to be in my bank account by the end of the business day one day prior to the payroll check date. This ensures the funds are available for debit at the beginning of the day on check date. Please note, if your check date falls after a banking holiday, funds need to be available an additional business day earlier.

\_\_\_\_\_ INITIAL

**In the event that USA Payroll's EFT transactions on Client's account are returned due to insufficient funds or for any other reason, USA Payroll reserves the right to automatically resubmit the EFT transaction for the first occurrence. After that, Client will be contacted. Client will be subject to a \$50 NSF fee for each returned insufficient fund transaction. If EFT transactions on Client's account are returned twice in a 6 month period, Client will be removed from electronic services as applicable.**

\_\_\_\_\_ INITIAL

*Client's Default* - In the event that USA Payroll's EFT transactions on Client's account are returned due to insufficient funds or any other reason, then USA Payroll at its sole option may terminate this Agreement and declare all amounts due and to become due, immediately due and payable. Client agrees to promptly reimburse USA Payroll for all advances made by USA Payroll and to pay interest on the unpaid amount at the rate of one and one-half (1 ½) percent per month until paid. Client agrees to pay USA Payroll for all collection costs, including reasonable attorney fees, which USA Payroll may incur as a result of Client's default. Client further agrees that USA Payroll may charge back any amount which USA Payroll advanced and which Client failed to have available for USA Payroll. The Client agrees to defend and indemnify USA Payroll and hold it harmless from any claim, liability, damage or expense, including reasonable attorney's fees, which USA Payroll incurs as a result of Client's default under this Agreement and/or USA Payroll's exercise of its rights under this Agreement.

The bank shall be under no obligation to furnish me with any special advice or notice in writing or otherwise of such payment or charge to my account.

Date \_\_\_/\_\_\_/\_\_\_

Authorized Signature \_\_\_\_\_

Authorized Signature \_\_\_\_\_

To: The Bank Named Above:

In consideration of your participation in the plan under which debits are originated by and payable to the order of USA Payroll, Inc., USA Payroll, Inc. agrees:

1. To indemnify and hold you harmless from any loss you may suffer resulting from or in connection with the execution and issuance of any item whether or not genuine, purporting to be drawn by or on behalf of USA Payroll and payable to it pursuant to an authorization signed by one of your depositors, and received by you in the regular course of business for the purpose of payment, including any costs or expenses reasonably incurred in connection with such loss.
2. In the event that any such item be dishonored, whether with or without cause, and whether intentionally or inadvertently, to indemnify you and hold you harmless from any loss resulting from such dishonor, including reasonable costs and expenses.
3. To defend, at its own cost and expenses, any action which may be brought against you by any person whatsoever because of your actions taken pursuant to the foregoing request or in any manner arising by reason of your participation in this agreement.