

**OFFICE OF THE CHAPTER 13 TRUSTEE
KRISPEN S. CARROLL**

PARTICIPATION RULES OF THE AUTOMATIC BANK DRAFT PROGRAM

- This program is intended for debtors with fixed incomes such as social security, disability or whose plans propose monthly payments.
- Requests to participate should be initiated by the bank account owner completing and returning to the Trustee the “Authorization Agreement for Preauthorized Payments (ACH)”
- You may choose the 5th, 17th or 28th day of the month for your payment to be debited, regardless of your actual payment due date. Should the 5th, 17th or 28th day of the month fall on a bank holiday or on a weekend, the account will be debited on the first business day thereafter.
- The Trustee reserves the right to deny this privilege to any debtor.
- The debtor may be removed from the program if the Trustee is notified of any insufficient funds debit.
- In order to enter the program, the debtor must also authorize the Trustee to initiate credits to the bank account, which will be used solely to adjust any entry made in error to the debtor’s bank account.
- The debtor has the right to terminate the automatic bank draft at any time upon written request made in such time and manner as to afford the trustee reasonable opportunity to terminate the draft. There is a termination form attached to this letter. Please keep the termination form for future use. You will be notified in writing by the Trustee that this service has been terminated. You must make all future plan payments by check or money order.
- The completed “Authorization Agreement for Preauthorized Payments (ACH)” must be returned to Email address ach.carroll@det13ksc.com or Krispen S. Carroll, Chapter 13 Trustee, 719 Griswold, Suite 1100, Detroit, MI 48226, ATTN: Finance/ACH.
- Upon receipt of a completed “Authorization Agreement for Preauthorized Payments (ACH)” the Trustee will determine whether the debtor qualifies for the program.
- The debtor will be notified in writing by the Trustee as to when the automatic draft program will commence. Any payments due prior to the commencement of this service must still be made by check or money order.
- The trustee reserves the right to amend these rules at any time without notice to those who are currently participating.

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719 Griswold, Suite 1100
Detroit, MI 48226
Phone (313) 962-5035 / Facsimile (313) 965-1940

AUTHORIZATION FOR TERMINATION OF PREAUTHORIZED PAYMENTS (ACH)

I (we) hereby authorize Krispen S. Carroll, Chapter 13 Trustee, to terminate debit entries from my (our) checking account indicated below, and the bank indicated below.

Name:	Case #:
Address:	City:
State:	Zip Code:
Phone # (Home):	Email Address:
Bank Name:	Address:
City:	State:
Zip Code:	Phone #:
Transit/ABA #:	Account #:
Signature:	Date:

Please Email to: ach.carroll@det13ksc.com

**Or mail to: Krispen S. Carroll, Chapter 13 Trustee
719 Griswold, Suite 1100
Detroit, MI 48226
ATTN: Finance/ACH**