



1685 Cleveland Road
 Wooster, Ohio 44691
www.wrg-ins.com

WRG EFT

What Is WRG EFT?

WRG EFT is the convenient electronic funds transfer (EFT) payment option for your personal, commercial and farm insurance policy(s) written through Western Reserve Group. This service is currently available as a monthly billing option.

How Does WRG EFT Work?

This plan is safe, convenient, and easy to use. Payments are withdrawn monthly from your checking account as payments are due. Once enrolled in WRG EFT, you will receive notification prior to the first withdrawal being deducted from your checking account. Thereafter, you will receive a statement each month indicating the amount which will be transferred from your account.

What Are The Benefits Of WRG EFT?

- * The billing service charge is waived.
- * Eliminate the hassle of writing a check, buying a stamp, and going to the post office each month.
- * No need to worry about payment due dates.

How Do I Sign Up?

1. Complete the attached WRG EFT authorization agreement.
2. Attach a voided check from the account which payments are to be deducted.
3. Return the signed authorization agreement and a voided check along with your payment in the enclosed envelope to Western Reserve Group.

Please include your current payment with your request to sign up for WRG EFT.

Since it may take several weeks to process your EFT sign-up request, please continue to make the payment indicated on your billing statement until you receive an EFT statement. The EFT statement will confirm that your enrollment form has been processed and your future payments will be electronically deducted from your account.

It's that simple! No more checks to write...no more stamps...no forgotten payments and best of all, **no service charge!**

DETACH THIS PORTION AND RETURN TO [Redacted]

WRG EFT Authorization Agreement



I authorize Western Reserve Group to electronically transfer funds from my account as premium payments on my Western Reserve Group's policy(s) become due.

I authorize the financial institution on which my enclosed check is drawn to accept these electronic funds transfers initiated by Western Reserve Group.

I understand that sufficient funds must be kept in the account to cover premium payment transfers. Insufficient funds may result in the cancellation of my policy(s) based on the policy provisions regarding non-payment of premium. If at any time I wish to cancel this service, I may mail written notice to Western Reserve Group. Western Reserve Group reserves the right to decline or terminate WRG EFT service.

 Named Insured

 Policy Number(s)

 Authorized Signature
 WRGEFT (03-04)

 Date

Additional Information About WRG EFT:

What If I Change Banks?

You would need to complete a new WRG EFT authorization agreement and submit it to Western Reserve Group, along with a voided check from your new account.

What If My Account Balance Is Too Low When The Company Tries To Transfer The Funds?

If unsuccessful the first time, two days later Western Reserve Group will automatically attempt to withdraw funds a second time. If unsuccessful the second time, the WRG EFT option will be suspended and a late-pay / cancellation bill will be sent to you requesting payment. Once the account is paid and current, the WRG EFT option will be reinstated. However, if this service is suspended two times within a 12 month period, the WRG EFT option will not be reinstated the second time.

How Can I Cancel This Service If I Choose?

Simply send your written request to Western Reserve Group to discontinue WRG EFT. At the time the service is discontinued, your billing statement will indicate the amount you owe and will no longer identify an amount to be transferred from your checking account through WRG EFT.

What Happens If My Premium Changes During The Policy Term?

If your policy premium changes due to changes you request on your policy, the amount transferred from your account will be adjusted accordingly. You will receive monthly statements indicating the amount to be deducted from your checking account along with information regarding your policy(s) premium balance.

What If My Premium Is Paid By My Mortgagee?

If your policy premium is paid by your mortgagee, or if the premium is to become mortgagee-billed from your escrow account at the next renewal of your policy, the WRG EFT payment option would not be available for that policy.

Change of Address:

Did You Include Your Current Payment Along With The WRG EFT Authorization Form?

Did You Sign The Authorization Form?

Did You Attach A Voided Check To The WRG EFT Authorization Form?

