



KwikPay™ Automated Payments

KwikPay is a payment method that automatically deducts the regularly scheduled student loan payment from an individual's bank account. KwikPay is a convenient, time and money saving option that offers students peace of mind, knowing that their student loan payments are being made in a timely efficient manner.

How does it work?

To initiate or renew KwikPay, simply complete the **Authorization Form** below and mail or fax it back to Firstmark Services. Please allow ten business days for processing.

If eligible, the borrower will receive a confirmation letter from Firstmark Services stating when your initial debit will begin. Until you receive the confirmation letter, you are responsible for making scheduled payments. If you are not eligible for KwikPay, you will receive a denial letter from Firstmark Services with an explanation.

Payments will be deducted from your account on the scheduled payment due date. If the payment due date falls on a weekend or holiday, the payment will be deducted on the next business day. Sufficient funds must be in your account for payment to be processed. If your payment is not honored due to insufficient funds, you will receive a warning letter informing you of the need to send a replacement payment along with a service fee. A second occurrence of insufficient funds within the next twelve months may result in the termination of your KwikPay agreement and/or additional fees.

You will continue to receive a statement confirming the amount to be deducted from your account. When you have one payment remaining to fulfill your payment obligation, you will receive a final payment letter. This letter will confirm the final payment amount and the date the last payment will be deducted from your account. To cancel your KwikPay payments, Firstmark Services must receive written notification at least 30 days before the payment is due to allow for processing.

Are you eligible?

To be eligible for automatic electronic payment, your loan(s) must meet the eligibility requirements of your lender. These requirements include, but are not limited to, the following:

- * Loan(s) must be in a status that requires payments.
- * Loan(s) must be current.

How do you sign up?

To take advantage of KwikPay, just complete the **Authorization Form** below and mail, fax, or e-mail it back to:

Firstmark Services
Attn.: KwikPay
PO BOX 25410
Woodbury, MN 55125-0410
Fax: 651-265-7796
E-mail: kwikpayreq@firstmarkservices.com

For more information about KwikPay, call Firstmark Services toll free at (888) 295-0713 or locally at (651) 265-7666. Business hours are 7:00 a.m. - 7:00 p.m. (Central) Monday thru Friday.

Please make a copy for your records.

This form must be signed and returned to complete processing.

KwikPay™ Authorization Form

KwikPay Preauthorization Payment Plan I hereby authorize Firstmark Services to initiate debit entries to my checking or savings account at my depository institution. Debit entries vary for a number of reasons including, but not limited to, adding additional loans, variable interest rates, forbearances, and final balance payments. Debit entries may also change if the status of the loan(s) change, such as when transitioning from an interest-only payment status to Repayment status. This authority is to remain in effect until Firstmark Services has received written notification from me at least 30 days prior to termination from KwikPay. Firstmark Services has the right to collect a service fee from me on all returns due to insufficient funds. This authorization shall be governed by and construed within the laws of the state of Colorado and the federal laws of the United States.

Name of Financial Institution: _____

Financial Institution Address: _____

City, State, Zip: _____

Transit Routing/ABA Number (9-digits): _____ Bank Account Number: _____

Please check one: Checking Savings

Printed Name of holder of bank account to be debited: _____

Signature of holder of bank account to be debited: _____ Signature Date : _____

Account Holder's Relationship (Please Check One): Borrower Co-Borrower Other

Amount to be deducted: Regular payment amount or \$_____ (must be more than your regular payment amount)

Borrower's Printed Name: _____

Borrower's Daytime Phone Number(if applicable): _____

Borrower's E-Mail Address(if applicable): _____

Today's Date: _____ Firstmark Account #: _____