

How to Stop EasyPay Finance/TAB Bank Automatic Debits from Your Bank Account

You have two separate options for stopping preauthorized recurring debits from your bank account. You may want to use both. For more information, visit the website of the Consumer Financial Protection Bureau: www.consumerfinance.gov: How do I stop automatic payments from my bank account?

IMPORTANT: Stopping debits from your bank account does not stop your obligation to make payments under the contract. If you do not make payments another way, you will likely be subject to debt collection activity and could even be sued. You may want to seek legal advice.

1. **To stop payment with your bank.** You have the right to direct your bank to stop preauthorized, recurring debits. The bank will typically charge you a stop payment fee, but the bank must stop all recurring debits and can only charge you one stop payment fee. You can exercise this right by calling your bank at least three business days before the next scheduled debit. The bank must act on your oral request, but the bank may also ask you to confirm it in writing within 14 days, and may ask you for a copy of your letter revoking EasyPay Finance's/TAB Bank's authorization to debit your account.
2. **To revoke EasyPay Finance/TAB Bank's authorization to debit the account.** You can revoke authorization for the debits by notifying the company in the manner specified in your contract. Typically, the EasyPay Finance/TAB Bank contracts give you two options to call EasyPay Finance at 866-438-8372 or write to the address below. Calling will stop the debits sooner, but it is a good idea to write as well so that you have proof and so that you have a letter you can give your bank. Keep a copy and send the letter in a manner that gives you a receipt, such as by using express mail or requesting proof of mailing from the post office. Below is a sample letter.

YOUR ADDRESS

DATE

TAB Bank c/o EasyPay Finance

P.O. Box 2549

Carlsbad, CA 92018

Re: Revoking authorization for automatic debits

Dear Sir or Madam:

Please stop taking automatic payments from my bank account for my account with your company. My account number with your company is [xxx-xxxx] **[If you don't have the account number, include the name of the store/mechanic and the approximate date of the loan].** I am writing to inform you that I am revoking authorization for you to debit my account via electronic funds transfer. This revocation applies to any and all future debits.

Yours very truly,

[SIGN]

[PRINT YOUR NAME]