

1. Authorization for ACH Debits (Payments)

By providing your bank account information and clicking “Make Payment,” you authorize **Atlas Credit** and its bank or payment processor to initiate a one-time debit entry to the bank account you have designated, in the amount and on the date you specified on the payment screen. This authorization applies only to the specific payment you have scheduled and does not authorize recurring or future payments.

You represent that you are an authorized signer on the designated bank account and have the authority to authorize this transaction. You agree that the ACH debit will be processed in accordance with the rules of the National Automated Clearing House Association (NACHA), your depository institution’s rules, and applicable federal and state law.

If a payment date falls on a weekend or bank holiday, your financial institution may post the debit on the next business day. You must ensure that sufficient funds are available in your account on the payment date. If your payment is returned or rejected for any reason (including insufficient funds, closed account, or incorrect account information), we may: (a) reverse any related credit to your loan, (b) charge any applicable fees permitted under your loan agreement and by law, and (c) require that future payments be made by certified funds or another method we approve.

You acknowledge that the amount applied to your loan may differ from the amount debited from your account if additional fees, interest, or other charges have accrued under your loan agreement. Any questions about how payments are applied should be directed to our customer service team at 903-593-6195 or info@atlascredit.com.

2. Authorization for ACH Credits (Deposits / Cashback)

By providing your bank account information and clicking “Confirm” on the Receive Cashback screen, you authorize Atlas Credit and its bank or payment processor to initiate a one-time ACH credit to the designated bank account in the amount shown on the screen. This authorization applies only to the specific deposit you have requested and does not authorize recurring or future deposits.

You represent that you are an authorized signer on the designated bank account and have the authority to receive funds into that account. You understand that ACH credits are subject to NACHA rules, your depository institution’s rules, and applicable federal and state law. Timing of the deposit

may vary; most credits are posted within 1-3 business days, but your bank's processing times may differ.

If the ACH credit is rejected or returned for any reason (including closed or invalid account information), we may cancel the deposit request and, if applicable, issue funds to you by another method permitted under your loan agreement or applicable law. We are not responsible for delays or losses caused by incorrect or incomplete account information that you provide.

3. Verification and Changes

All bank account information you provide must be accurate, complete, and current. You agree to review your confirmation details before submitting a payment or deposit. If you believe you have submitted incorrect information or an unauthorized transaction, contact us immediately at 903-593-6195 or info@atlascredit.com.

You may not change or cancel a payment or deposit online after you click "Make Payment" or "Confirm." In limited circumstances, and only if the transaction has not yet been processed, we may be able to assist with cancellation if you contact us promptly by phone.

4. Errors, Disputes, and Your Rights

You agree to promptly review your bank statements and loan statements for any errors related to ACH transactions initiated through this portal. If you believe an ACH debit or credit was made in error or without your authorization, you must notify both your bank and **Atlas Credit** as soon as possible, and in any event within the time periods required by your bank and applicable law.

Your rights with respect to unauthorized or erroneous electronic fund transfers are described in your account agreement with your bank and, if applicable, in any electronic funds transfer disclosures we have provided to you. Your bank may have the right to reverse or adjust ACH entries under NACHA rules and applicable law.

5. Security and Limitations of Liability

We use commercially reasonable administrative, technical, and physical safeguards designed to protect your information and the ACH transactions you initiate through this portal. However, electronic transmission of data involves risks, and we cannot guarantee that access will be uninterrupted or error-free.

To the maximum extent permitted by law, **Atlas Credit** is not liable for any indirect, incidental, special, or consequential damages arising out of or related to your use of ACH payments or deposits, including delays, misapplications of funds, or losses caused by your bank or by inaccurate information you provide. Our total liability, if any, will be limited as described in your loan agreement and any applicable online services agreement.

6. Relationship to Your Loan Agreement and Other Agreements

These Terms & Conditions govern your use of ACH payments and deposits through this portal and are in addition to, and do not replace, your loan agreement, any online services agreement, privacy notice, or other disclosures we have provided to you. If there is a conflict between these Terms & Conditions and your loan agreement, the loan agreement will control except with respect to ACH processing and related procedures described here.

By clicking “Make Payment” or “Confirm,” you acknowledge that you have read, understand, and agree to these Payments and Deposits Terms & Conditions and that you are able to print or save a copy for your records.