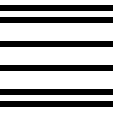
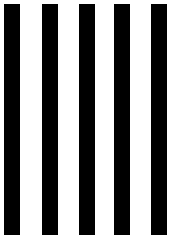


NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



**BUSINESS REPLY MAIL**  
FIRST-CLASS MAIL PERMIT NO. 21 CARSON CITY, NV

POSTAGE WILL BE PAID BY ADDRESSEE

GREATER NEVADA MORTGAGE  
P.O. BOX 4138  
CARSON CITY NV 89702-9807



# Electronic Payment Options

*The fast, easy and safe  
way to make your  
mortgage payments*



 **GREATER  
NEVADA**  
Mortgage  
Move to greater.

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## Terms and Conditions

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make payments may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. Only provide your information to trusted sources. Examples of these transfers include, but are not limited to:

- Preauthorized payments. You may make arrangements to pay certain recurring bills from your share draft/checking or share savings account(s).
- Electronic check or draft conversion. You may authorize Greater Nevada Mortgage to make a one-time electronic payment from your checking or share draft account using information from your check or draft.
- Electronic returned check or draft charge. You may authorize Greater Nevada Mortgage to initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds. Wherein credit given to Greater Nevada Mortgage with respect to automated clearing house credit entry is provisional until final settlement from a Federal Reserve Bank. If no final settlement, Greater Nevada Mortgage is entitled to a refund of the amount credited.

NOTICE – Under the operating rules of the Automated Clearing House (ACH) Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

CHOICE OF LAW – We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the state of Nevada as provided by the operating rules of the National ACH Association, which are applicable to ACH transactions involving your account.

### DirectPay Terms and Conditions

Payment can be made from a checking account. If your mortgage payment includes a tax and insurance escrow payment, the automatic payment amount will be adjusted, no less than annually, according to your escrow account analysis. If there are insufficient funds in your account on the due date, Greater Nevada Mortgage reserves the right to take payment in whole or in part when funds become available. This authority will remain in effect until you notify us in writing that you wish to cancel your DirectPay as soon as practical.

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## Sign Up for DirectPay

Simply complete the form below and return to Greater Nevada Mortgage.

### Homeowner Information

Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

### Account Information

Please pay my loan # \_\_\_\_\_

Please pay from my checking account

Bank/City/State \_\_\_\_\_

9-Digit Routing & Transit Number \_\_\_\_\_

Account Number \_\_\_\_\_

Please do not include voided checks. See diagram below to determine Routing and Account numbers.

Please pay this amount:

Minimum payment due: \$ \_\_\_\_\_

Additional principal: \$ \_\_\_\_\_

Payment date: \_\_\_\_\_

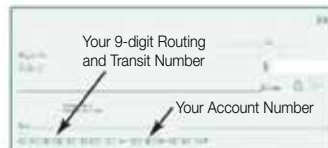
Select the date your account will be deducted between the 1st and 15th

By signing below, you (the account holder) authorize Greater Nevada Mortgage, to initiate automatic payments from your designated checking account to make payments to your mortgage. Your signature also indicates your agreement to the terms and conditions that follow. I (we) agree that ACH transactions I (we) authorize comply with all applicable law.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

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# Easy Ways to Pay Your Mortgage

Greater Nevada Mortgage offers several convenient options for making your mortgage payments.

## DirectPay

DirectPay is a free service that automatically deducts your mortgage payments from your checking account every month on the date you choose. Automatically make your regular mortgage payment, or pay extra toward your remaining principal balance each month. To enroll, just fill out the enclosed form and return it to Greater Nevada Mortgage. You will receive a confirmation letter once enrolled in the program.

## Equity Add•Vantage

Instead of making one monthly mortgage payment, Equity Add•Vantage deducts half of your monthly mortgage payment from your checking account every two weeks. This slight change in how you make your payments may have an impact in reducing the overall cost of your mortgage\*. To learn more, call (775) 888-6999 or (800) 526-6999 or download the enrollment form at [greaternevadamortgage.com](http://greaternevadamortgage.com).

\*Principal reduction will be made in the months where a third bi-weekly payment occurs.

## Online at GreaterNevadaMortgage.com

Visit [greaternevadamortgage.com](http://greaternevadamortgage.com) and select Mortgage Account Login under Current Borrowers to register for your free account. Once your account is established, you can follow the simple instructions for conveniently paying your mortgage online.

## Through Your Online Banking

Whether you use free online banking and bill pay at Greater Nevada Credit Union or at another financial institution, simply set up Greater Nevada Mortgage as a payee on your bill pay. Be sure to have your Greater Nevada Mortgage Loan number listed.



MBA  
MEMBER

GNM NMLS ID: 279738