



9 North Branch Rd. Cuba, NY 14727  
(800) 333-1679  
www.alleganygroup.com

## INTRODUCING ELECTRONIC FUNDS TRANSFER!

*Stop writing checks! Stop fumbling with stamps and envelopes!  
Stop late payment fees!*

Allegany Insurance Group offers a simplified way to pay your insurance bill: **Electronic Funds Transfer (EFT)**, with any of our payment plan options!

### Here's how it works:

With EFT, Allegany Insurance Group will draw payments directly from your checking or savings account. A \$2.00 installment fee will be added to each EFT withdrawal. Your insurance bill is automatically paid on time, conveniently, and with no hassle.

### Here's what you save:

**Save Time!** No more writing checks and dropping them in the mail.

**Save Money!** If you pay with EFT, you will not have to pay late fees or reinstatement fees.

**Save Worry!** No more forgotten payments, lost or delayed mail, or risk of cancellation.

### Here's how to get started:

Prior to your policy renewal date, simply fill out the form below.

**(Please see reverse side for answers to frequently asked questions about EFT payments)**

## Allegany Insurance Group EFT Enrollment Form

I authorize Allegany Insurance Group to debit payment(s) from the account listed below to pay my premium payments and, if necessary, to credit entries or adjustments for any payments made in error. I understand that sufficient funds must be kept in my account to cover premium payment withdrawals and that insufficient funds may result in the cancellation of my policy(s). If at any time I wish to cancel this service, I must provide written notice to my Allegany Insurance Group agent. Allegany Insurance Group reserves the right to decline or terminate this automated payment service.

☐ Savings  
☐ Checking

Name

Financial Institution Name

Authorized Account Signature(s)

Date

ABA Routing #

Account #

(See example on reverse to locate your routing and account numbers)

Policy Number(s)

Pay Plan Options:

Annual ☐ 10-Pay ☐ 8-Pay ☐ 4-Pay ☐ 2-Pay ☐

**\*\* See the last page for our pay plan options**

**\*\*MAIL THIS COMPLETED STUB TO: Allegany Insurance Group 9 North Branch Road Cuba, NY 14727  
Or email to [accrcv@alleganygroup.com](mailto:accrcv@alleganygroup.com)**

**Here are answers to other questions you may have about EFT:**

***What if my premium amount changes?***

If your policy premium changes due to changes you have made to your policy, we will send you a statement indicating the revised amount to be withdrawn from your account in advance of the date it is to be withdrawn.

***Can I discontinue EFT?***

Yes. To discontinue your participation in the EFT program, send written notice to your Allegany Insurance Group agent at least 30 days prior to the date you wish to discontinue EFT payments.

***Is EFT available for quarterly, semi-annual or annual payments?***

Yes, EFT is available for all payment plan options, but is *required* on the monthly pay plan option (11 installments).

***Is EFT available if my policy is paid by a 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, EFT is not available.

***What if my bank account changes?***

If you change banks or change accounts, you will need to update your EFT enrollment form. Please contact us, or your agent, for help.

**Still have questions? If so, contact your agent, or us, at 1-800-333-1679.  
To pay online, by credit card, or for more information visit our website at:  
[www.alleganygroup.com](http://www.alleganygroup.com).**

The diagram shows a check with the following fields and labels:

- Payor Information:** John Doe, 1212 N. Main St, Smalltown, US 56789. A MICR line "5567" is at the top right.
- Payee Field:** "Pay to the order of" followed by a blank line.
- Amount Field:** A blank line followed by "Dollars".
- Bank Information:** Yourtown Bank.
- MICR Line:** A line of numbers "918273645 561278344321 5567" with vertical bars at the start and end.
- Labels:** Below the MICR line, three boxes are labeled "Routing Number", "Account Number", and "Check Number".
- Watermark:** A large diagonal "EXAMPLE" watermark is across the center.

# Mutual Expert Pay Plans

Plan	Deposit	Installments- New Business and Renewals	Fee
Annual	100%	100 % payment at the beginning of the policy	0
Annual (EFT)	100%	100 % payment at the beginning of the policy	0
Two	50%	Initial payment of 50% 50% balance due 6 month later	6
Two (EFT)	50%	Initial payment of 50% 50% balance due 6 month later	2
Quarterly	25%	Initial payment of 25% Additional 25% every three months thereafter	6
Quarterly (EFT)	25%	Initial payment of 25% Additional 25% every three months thereafter	2
Eight	12.50%	An Initial payment of 12.50% of total premium, followed by 7 monthly installments at 12.50% of total premium	6
Eight (EFT)	12.50%	An Initial payment of 12.50% of total premium, followed by 7 monthly installments at 12.50% of total premium	2
Ten (EFT only)	10%	An Initial payment of 10% of total premium, followed by 9 monthly installments at 10% of total premium	2