

EFT-Automatic Withdrawals

Electronic Payment Option

Why EFT-Automatic Withdrawals?

Liberty Northwest® now offers EFT-Automatic Withdrawals, the fast, free, convenient way to pay your insurance premiums by automatically withdrawing them from your checking account.

Payment Security

When you choose EFT-Automatic Withdrawals to make your premium payments, you will never need to worry about the security of your payment. We ensure the security of your account by utilizing industry standard techniques to protect your transactions. We also maintain physical, electronic, and procedural safeguards to guard your data.

Your Independent Agent

Through our commitment to the independent agency system, we have established a strong agency force of the most knowledgeable insurance professionals in the insurance industry. Liberty Northwest sells only through independent agents, ensuring that you receive the best advice from objective agents representing a variety of insurance companies.

Financial Strength

Liberty Northwest member companies have earned financial ratings of A (Excellent) from A.M. Best Company, the industry standard for financial strength.

One less check to write, one less stamp to buy, one less payment to mail, one less service fee to pay...

Frequently Asked Questions

Q How do EFT-Automatic Withdrawals work?

A With your authorization, your insurance premium will be transferred from the checking account of your choice either in full, or on a monthly basis. You will receive at least ten days notification before your first withdrawal will occur.

Q How do I know my bill is paid?

A Your payment information is itemized on your checking account statement.

With EFT-Automatic Withdrawals, how do I plan my finances to ensure I will have enough money in my account on the date the payment will be withdrawn?

A Your payment will be made on the same day of each month so that you can plan accordingly. If you are still concerned, we provide an option during enrollment that will allow you to receive a notice a minimum of ten days in advance of each deduction. We'll also notify you if there is a change in your withdrawal amount in excess of \$15.00.

Q Are there any fees with EFT-Automatic Withdrawals?

Ā No, another advantage of this option is there are no service charges or installment fees for EFT-Automatic Withdrawals.

Q How are audits handled?

At the time an audit is processed, a special billing notification will be sent to you prior to the issuance of the withdrawal notice. This special audit notification will provide you with additional time you may need to review the audit prior to the actual withdrawal. Audits will be withdrawn in full. If you have any questions regarding audit withdrawal, please contact our Billing Service Center.

Q Is the EFT-On Demand payment option still available?

Yes, if you want to continue to initiate your payments, but don't want to write a check, you can use the EFT-On Demand option to have your payment withdrawn anytime after you receive your bill.

Q How do I enroll in the EFT-Automatic Withdrawals option?

To place your policy on EFT-Automatic Withdrawals or have your current installment taken out of your checking account, you may log into the Online Billing Service Center, select the "Make Payment / Manage Payment Options" tab, and select either "Setup EFT-Automatic Withdrawals" or "Make an On Demand Payment". You can also enroll in EFT-Automatic Withdrawals by phone or mail. To enroll by phone, contact your local agent or call the Liberty Northwest Billing Service Center. Phone numbers are on the front of your invoice. To enroll by mail, fill out this simple form and send it with your payment.

Q What if I wish to discontinue EFT-Automatic Withdrawals?

You may opt out of EFT-Automatic Withdrawals at any time by logging into the Online Billing Service Center, selecting the "Make Payment / Manage Payment Options" tab, and selecting "Stop Automatic Withdrawals".

Liberty Northwest member underwriting companies:

American Economy Insurance Company, American Fire and Casualty Company, American States Insurance Company, American States Insurance Company of Texas, American States Preferred Insurance Company, First National Insurance Company of America, General Insurance Company of America, Liberty Northwest Insurance Corporation, North Pacific Insurance Company, Ohio Security Insurance Company, The Ohio Casualty Insurance Company, Oregon Automobile Insurance Company, Safeco Insurance Company of Illinois, Safeco Insurance Company of Oregon, West American Insurance Company

(Not all companies may be licensed in all states.)

650 NE Holladay Street Portland, OR 97232-2045 800-275-5600

www.libertynorthwest-ins.com





Enroll Online Today by Visitingwww.libertynorthwest-ins.com/billing

You can also enroll by calling your local agent or the Liberty Northwest Billing Service Center, or completing this simple form and sending it in with your payment.



EFT-Automatic Withdrawals Enrollment Authorization Form

AgencyName:	
Named Insured:	
Address:	
City, State, Zip:	
Business Phone:	
I (we) authorize Liberty Northwest $^{\otimes *}$ to initiate EFT-automatic withdrawals from the bankin policy(ies) become due. I (we) authorize the financial institution on which my check is drawn	
Bank Name:	
Bank Routing Number:	
Checking Account Number:	
International ACH Transactions	
• Is this transaction going to be withdrawn from/deposited to a bank outside of the United	d States? ☐ Yes ☐ No
 Does this bank account have standing orders to move funds from the account we debi □ Yes □ No 	ted/credited to a bank outside of the United States?
NOTE: The withdrawal day will be automatically set for the account and can only be day is the 29th, 30th, or 31st and this particular day does not exist for a particular m withdrawal will occur on the next business day.	
(we) make this authorization subject to the following conditions: This authorization may be terminated at any time by written notification to Liberty Northwat least 10 days prior to the next deduction to prevent the deduction from occurring.	west. Notification to terminate automatic deductions must be received
Please select the following option, if desired.	
☐ I would like Liberty Northwest to notify me, in writing, of all withdrawals. The notice will be	issued a minimum of 10 days in advance of the planned withdrawal.
 PAY PLAN (select one): ☐ Annual ☐ Monthly *The default pay plan includes 12 equal installments. 	
Customer Signature:	Date:
Account Holder Signature:(If other than insured)	Date:

Includes member companies such as American Fire and Casualty Company, The Ohio Casualty Insurance Company, Ohio Security Insurance Company, West American Insurance Company (Not all companies may be licensed in all states.)

Note: The completed form and a voided check can be mailed or faxed to us at Liberty Northwest, Billing Service Center, PO Box 5228, Portland, OR 97208-5228. Fax Number: 503-736-7470. Or you can enroll automatically at www.libertynorthwest-ins.com/billing and avoid having to complete or mail any documents.