Request for automatic payments

Automatic payment plan authorization form

Wells Fargo Education Financial Services is pleased to offer an automatic payment plan to simplify the repayment of your student loan(s). With automatic payments, we deduct your student loan payment from your designated checking or savings account on your due date. You have one less check to write every month and we receive your payments on time. As an additional benefit, you may be eligible for an interest rate reduction depending on your loan type.

If your loan is eligible, interest rate reductions are applied as follows:

- Fixed rate loans – the interest rate reduction will reduce the amount of interest paid over the life of the loan. This does not reduce the monthly payment amount, but it may reduce the number of payments or reduce the amount of the final payment.
- Variable rate loans – the interest rate reduction will reduce the amount of interest paid over the life of the loan, and may reduce the monthly payment amount after the loan re-amortizes.

If automatic payments are canceled at any time after repayment begins, any corresponding interest rate discounts your loan may have qualified for will be discontinued until automatic payments are re-established. The interest rate reduction is effective the day after the first payment is made using automatic withdrawal during the repayment period. Interest rate reductions do not apply during any forbearance period. If you have questions about how the interest rate reduction will impact individual loan(s) you can contact us at 1-800-658-3567, Monday through Friday, 7:00 a.m. to 8:00 p.m. Central Time.

After automatic payments are established, monthly billing statements are only available through Wells Fargo Online® banking, and will no longer be mailed.

If your loan becomes past due, we will not automatically deduct the current amount due nor any past due amount. You will need to bring the loan current using another payment method in order to resume automatic payments. If your loan remains past due for two consecutive months, automatic payments will be canceled.

To enroll in the automatic payment plan, please complete the following form, provide a voided check or savings withdrawal slip and return to our office at the address or fax number listed above.

Please initial any changes you make. Remember to include a voided check or savings withdrawal slip.

<table>
<thead>
<tr>
<th>BORROWER NAME</th>
<th>BORROWER ACCOUNT NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>NAME OF CHECKING OR SAVINGS ACCOUNT HOLDER (PLEASE PRINT)</td>
<td></td>
</tr>
<tr>
<td>STREET ADDRESS OF CHECKING OR SAVINGS ACCOUNT HOLDER</td>
<td>CITY, STATE &amp; ZIP CODE OF ACCOUNT HOLDER</td>
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<tr>
<td>TYPE OF BANK ACCOUNT (CHECK ONLY ONE)</td>
<td>CHECKING</td>
</tr>
<tr>
<td>NINE DIGIT BANK TRANSIT ROUTING/ABA NUMBER</td>
<td>BANK ACCOUNT NUMBER</td>
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</tbody>
</table>

Routing Number
Account Number
Check Number

I hereby authorize Wells Fargo Education Financial Services, a division of Wells Fargo Bank, N.A., hereinafter called the Company, to initiate debit entries to my account indicated above at the depository financial institution named above, hereinafter called the Depository, and to debit the same to such account. I acknowledge that the origination of Automated Clearinghouse (ACH) transactions to my account must comply with the provisions of U.S. law. This authorization will remain in full force and effect until I notify the Company to cancel my Automatic Payment, a minimum of three (3) business days before the date of withdrawal, either orally or in writing via the address, phone or fax number at the top of this authorization form.

SIGNATURE OF CHECKING OR SAVINGS ACCOUNT HOLDER

DATE

PMT-000224 (08/18) ACH
Wells Fargo Education Financial Services is a division of Wells Fargo Bank, N.A.