

Thank you for your interest in the Kroger Personal Finance<sup>®</sup> AutoPay program. AutoPay simplifies your monthly bill paying by allowing you to make automatic payments from a checking account of your choice to your Fred Meyer rewards<sup>®</sup> MasterCard<sup>®</sup> account.

**How does it work?**

You'll never have to worry about missing a payment since we'll deduct the payment due on your credit card account each month. You can choose to make a minimum payment or to pay the balance in full. The minimum payment option offers you the freedom and flexibility to pay more when you want. During those months when you want to pay more than the minimum payment amount simply mail us a check for the additional amount. Your AutoPay payment will be debited from your account on your payment due date each month.

**Are there fees for this service?**

Kroger Personal Finance<sup>®</sup> does not charge a fee for the AutoPay service. However, if we are unable to obtain payment from your account, you may be charged the same fees that are in effect for late payments.

**How do I enroll?**

Simply complete the form on the second page and mail it to us. You must attach a **VOIDED CHECK** for the checking account from which you would like us to deduct your payments.

**When will my automatic payments begin?**

Your first AutoPay deduction will occur within 30 days from the time we receive your Enrollment Form and will be on your payment due date shown on your credit card statement. You should continue making your payments until you receive written confirmation from Kroger Personal Finance<sup>®</sup> that you have been enrolled in the AutoPay program.

**What will I see on my Checking Account statement?**

When a payment has been debited from your Checking Account, you will see the description of RBS Citizens, N.A.

**Note:** Please see the reverse side for the AutoPay agreement before enrolling. Retain this page for your records. If you have any questions, please call us at 1-888-325-9565.

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**AutoPay Enrollment Request Form -- Keep this form for your records.**

YES, I authorize Kroger Personal Finance<sup>®</sup> to enroll my Fred Meyer rewards<sup>®</sup> MasterCard<sup>®</sup> credit card account in the AutoPay program. I want the following AutoPay payment option:

Minimum Payment

Full Balance

Credit Card Account Number: \_\_\_\_\_

Cardholder Name: \_\_\_\_\_

I have enclosed a voided check for the checking account from which I would like my credit card payments to be made. **I understand that Kroger Personal Finance<sup>®</sup> cannot process my request without this information.**

\_\_\_\_\_  
Authorized Signature of Checking Account Holder

Checking Account: \_\_\_\_\_

**PREAUTHORIZED AUTOMATIC TRANSFER AGREEMENT:** I request that Kroger Personal Finance<sup>®</sup> each month initiate an electronic fund transfer (“automatic transfer”) from the checking account (“Account”) that I have indicated with my enrollment request to pay my Kroger Personal Finance<sup>®</sup> credit card monthly bill payments. Based on that choice, the amount of the automatic transfer from my Account will equal either the minimum payment or the full balance due on my credit card account as indicated on my most recent billing statement each month. I understand that Kroger Personal Finance<sup>®</sup> will process my request upon receipt and send me written confirmation as to when the automatic transfer will begin. Until I receive written confirmation from Kroger Personal Finance<sup>®</sup>, I understand that I should continue to make payments. The automatic transfer will be deducted from my Account on my payment due date shown on my statement. This authorization will remain in effect until I order my bank to stop payment or until Kroger Personal Finance<sup>®</sup> notifies me that it is no longer in effect. I understand that a stop payment must be received by my bank at least three business days before the transfer to be stopped is scheduled to take place. If I decide to stop payment, I agree to also notify Kroger Personal Finance<sup>®</sup> when I do so.

I will receive no advance notice of the automatic transfer each month unless the automatic transfer amount is greater than the prior month’s deduction by \$300 or more. Kroger Personal Finance<sup>®</sup> may cancel this agreement if: (a) the bank where I have my Account fails for any reason to honor any Kroger Personal Finance<sup>®</sup> automatic transfer request; (b) my Account has insufficient funds to pay any Kroger Personal Finance<sup>®</sup> automatic transfer request; or (c) any other reason deemed sufficient by Kroger Personal Finance<sup>®</sup>. In the event that my bank refuses the automatic transfer for any reason, any credit for the payment which Kroger Personal Finance<sup>®</sup> makes to my credit card account will be reversed and Kroger Personal Finance<sup>®</sup> may charge my credit card account with a Returned Check Fee in the amount set forth in my Credit Card Agreement, as amended to date. If the automatic transfer is refused by my bank for any reason and consequently Kroger Personal Finance<sup>®</sup> does not receive my credit card payment on time, Kroger Personal Finance<sup>®</sup> may also charge my credit card account a Late Payment Fee in the amount specified in my Credit Card Agreement, as amended to date. The terms and conditions of your Credit Card Agreement will continue to apply, including applicable Finance Charges.

## AutoPay Enrollment Request Form

YES, I authorize Kroger Personal Finance® to enroll my Fred Meyer rewards® MasterCard® credit card account in the AutoPay program. I want the following AutoPay payment option:

Minimum Payment

Full Balance

Credit Card Account Number: \_\_\_\_\_

Cardholder Name: \_\_\_\_\_

I have enclosed a voided check for the checking account from which I would like my credit card payments to be made. **I understand that Kroger Personal Finance® cannot process my request without this information.**

\_\_\_\_\_  
Authorized Signature of Checking Account Holder

**Return this form with your VOIDED check to:**

**Kroger Personal Finance®  
PO Box 18211  
Bridgeport, CT 06601-3211**