

EMPLOYER ACH AUTHORIZATION RELEASE

(Employer Name) _____ HEREBY authorizes **Choice Strategies**, or **mbi** (known as "MBI MBI-I-BANK"), to initiate ACH (automated clearing house) transfer entries for the following depository:

Financial Institution Name: _____

Address: _____

City: _____ State: _____ ZIP: _____

Routing and Bank
Transit Number: _____ Account
Number: _____

Type of Account
(Please check one): Checking Account Savings Account

Information Provided by:
(please print your name) _____

Signature: _____

Title: _____ Today's
Date: _____

Please Note: This account must have overdraft protection. If it does not currently have overdraft protection, please add it prior to the effective date of the plan. If overdraft protection is not added to the bank account and a transaction is returned to Choice Strategies, a \$35.00 Non-Sufficient Fund (NSF) fee will be assessed.

To confirm the account information provided, the card processor will submit a \$1.00 non-refundable pre-note debit to the above mentioned account. A minimum of \$1.00 must be deposited immediately to avoid a \$35 NSF fee from the card processor and will be the employer's responsibility.

All card transactions (POS) and manual claim payments will be deducted via ACH direction from this account.

Send to: Choice Strategies, P.O. Box 2205, South Burlington, VT 05407 or Fax: 1-888-415-6471

The banking process is as follows:

Debit Card Transactions (POS)

- Card swipes are settled within 1-3 business days after the card is used.
- Funds are withdrawn from the bank account listed above for all transactions settled on that date.
- “Zero balance email” is sent to administrative contact listed on the New Group Submission Form. This email informs the employer of the funds being withdrawn from the account above.
- These transactions appear on your statement as “MBI MBI-I-BANK.”

Manual Claims

- Manual claims are processed daily.
- Funds are withdrawn from employer’s bank account within 2-3 business days.
- These transactions appear on your statement as “Choice Strategies.”

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ACH Filter Information For Your Group’s Plan with Choice Strategies

If your bank has filters or ACH blocks in place for your account, please provide them with the below information authorizing Choice Strategies and our MasterCard vendor, “MBI”, to initiate ACH transactions to the account.

CHOICE STRATEGIES FILTER INFORMATION (FOR FEES & MANUAL CLAIMS)

SUBMITTING BANK (ODFI): UNION BANK, N.A.

ACCOUNT NAMES: CHOICE STRATEGIES AND CHOICE CLAIMS AND CHOICE COBRA

ROUTING NUMBER: 122000496

COMPANY IDs: N943351864, 1943351864, N94335186G, N94335186H, N94335186J, N94335186K

M&I BANK FILTER INFORMATION for MBI (FOR CARD TRANSACTIONS)

SUBMITTING BANK (ODFI): M&I BANK

COMPANY NAME (ACCOUNT NAME): MBI

ROUTING NUMBER: 075000051

ORIGINATION ID: 07500005

COMPANY ID: 1383261866 **AND** W383261866