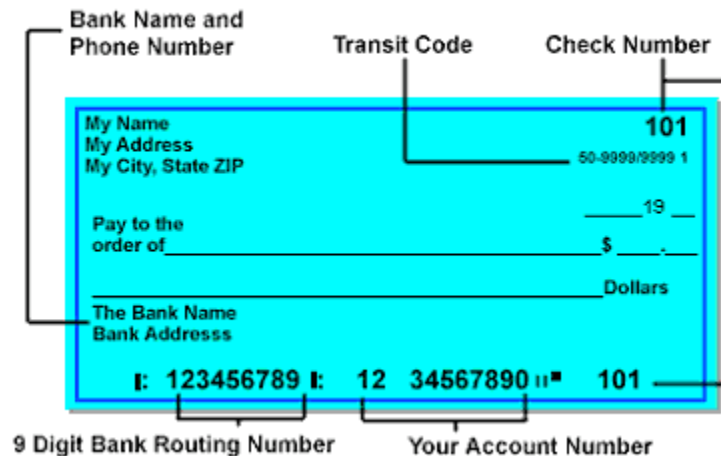


## E-CHECK

An e-check is an electronic order to your bank to pay the amount specified from funds in your checking account. This is also referred to as a web check or an ACH payment. Any checking account can be used, provided it allows a direct draft, and is drawn against an account with a US bank. We can only accept payments in US dollars. To process an e-check, you must enter your bank information into the student e-commerce system. The bank information needed is your bank's 9-digit routing number and your checking account number.



We strongly recommend that you contact your financial institution to verify your routing number and checking account number if you are unsure of their accuracy and also that your account will allow a direct debit by an ACH transaction.

There is no service charge for using an e-check to pay online. After you make an e-check payment, you will receive an e-mail confirming payment. Subsequent verification of bank account information and funds availability will take place and the debit to your bank account will occur after the payment transaction is completed online. It is strongly recommended that there are sufficient funds available at the time of payment to avoid an overdraft situation.

Equity line accounts, investment accounts, savings accounts and checks issued by your credit card company cannot be used for ACH debit transactions.

If you are a VT student, a non-refundable fee of \$25 will be assessed to your student account for any returned e-checks.