



**Armed Forces Retirement Home  
3700 North Capitol Street, NW  
Washington, DC 20011-8400  
Business Center**

August 18, 2009

## **NOTICE TO CUSTOMERS MAKING PAYMENT BY CHECK**

Effective, **October 1, 2009**, the Business Center will change the process in how your checks are processed.

*Authorization to Convert Your Check:* If you send us a check to make your payment, your check will be converted into an electronic fund transfer. "Electronic fund transfer" is the term used to refer to the process in which we electronically instruct your financial institution to transfer funds from your account to our account, rather than processing your check. By sending your completed, signed check to us, you authorize us to scan the check and to use the account information from your check to make an electronic fund transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the scanned copy of your check.

*Transaction Information:* The electronic fund transfer from your account will be on the account statement you receive from your financial institution. However, the transfer may be in a different place on your statement than the place where your checks normally appear. For example, it may appear under "other withdrawals" or "other transactions". You will not receive the original check back from your financial institution. For security reasons, we will destroy your original check, but we will keep the scanned copy of the check for record keeping purposes.

*Your rights:* You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your account statement was not properly authorized or is otherwise incorrect. Consumers have protections under a Federal law called the Electronic Fund Transfer Act for an unauthorized or incorrect electronic fund transfer.

Please contact the Business Center if you have further questions or concerns at 202/730-3217.

Sincerely,

Nichelle Goins  
Chief, Business Center