



# GemCap Equity Management, Inc.

# 2012 Debit Schedule 2

P.O. Box 246  
 Maumee, OH 43537  
 Phone: (419) 866-1910 (888) 304 5178  
 Fax: (419) 868-2933

<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>
1 2 3 4 5 6 7	1 2 3 4	1 2 3	1 2 3 4 5 6 7
8 9 10 11 12 13 14	5 6 7 8 9 10 11	4 5 6 7 8 9 10	8 9 10 11 12 13 14
15 16 17 18 19 20 21	12 13 14 15 16 17 18	11 12 13 14 15 16 17	15 16 17 18 19 20 21
22 23 24 25 26 27 28	19 20 21 22 23 24 25	18 19 20 21 22 23 24	22 23 24 25 26 27 28
29 30 31	26 27 28 29	25 26 27 28 29 30 31	29 30
<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>
1 2 3 4 5	1 2	1 2 3 4 5 6 7	1 2 3 4
6 7 8 9 10 11 12	3 4 5 6 7 8 9	8 9 10 11 12 13 14	5 6 7 8 9 10 11
13 14 15 16 17 18 19	10 11 12 13 14 15 16	15 16 17 18 19 20 21	12 13 14 15 16 17 18
20 21 22 23 24 25 26	17 18 19 20 21 22 23	22 23 24 25 26 27 28	19 20 21 22 23 24 25
27 28 29 30 31	24 25 26 27 28 29 30	29 30 31	26 27 28 29 30 31
<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>
1	1 2 3 4 5 6	1 2 3	1
2 3 4 5 6 7 8	7 8 9 10 11 12 13	4 5 6 7 8 9 10	2 3 4 5 6 7 8
9 10 11 12 13 14 15	14 15 16 17 18 19 20	11 12 13 14 15 16 17	9 10 11 12 13 14 15
16 17 18 19 20 21 22	21 22 23 24 25 26 27	18 19 20 21 22 23 24	16 17 18 19 20 21 22
23 24 25 26 27 28 29	28 29 30 31	25 26 27 28 29 30	23 24 25 26 27 28 29
30			30 31

**Please Note:**

GemCap will electronically debit your bank account on the dates highlighted in the squares above. If the debit falls on a Saturday, Sunday or holiday, the debit will be on the next business day. The amount debited is shown in your welcome letter. Please provide two business days notice to GemCap for any debit that may be necessary for you to reschedule. There is a charge equal to the going bank NSF rate for each uncollected debit due to Non-Sufficient Funds, Stop Payment, Authorization Revoked, Account Closed or other returns without prior notification (2 business days) to GemCap. All refunded debits will be subject to a \$5.00 handling charge and are refunded less the debit process fee.

**You may transfer the service at any time to a new loan or home, free of charge.**

**Please notify GemCap immediately of any payment change notices you receive.**

**For questions regarding your GemCap Plan please call the GemCap number located in your welcome letter.**