



ACH Onboarding Application

This document summarizes the ACH onboarding application submitted to Purpose Account by Resolution Industry Trust Company (RITC), including company information, banking details, report delivery preferences, penny testing schedule, and authorization.

Company Information	
Company Name	Midland Credit Management, Inc.
Primary Contact	Enrique Hernandez
Title	—
Email	enrique.hernandez@mcmcg.com
Phone	858-309-1665

Banking Details (2 Accounts)	
Account 1	
Account Holder	Midland Credit Management, Inc.
Bank Name	Bank of America
Routing Number	122000661
Account Number	1453037594
Account Type	Checking
Notes	Please use this account for MCM non-legal account settlement deposits.

Account 2	
Account Holder	Midland Credit Management, Inc.
Bank Name	Bank of America
Routing Number	122000661
Account Number	1453617616
Account Type	Checking
Notes	Please use this account for MCM legal account settlement deposits.

Report Preferences	
Confirmation Report	Not configured

**Penny Testing**

Scheduled Date	May 18th, 2026
Test Account	Bank of America · ****7594
Mocked Verification Report	Yes
Mocked Confirmation Report	Yes
Execute Penny Test	Yes

Authorization & Acknowledgment

1. ACH Authorization. The applicant authorizes Purpose Account by Resolution Industry Trust Company (RITC), including its affiliates, subsidiaries, and designated agents, to originate ACH credit entries to the bank account(s) specified in this application, in accordance with the NACHA Operating Rules.

2. Accuracy of Information. The applicant certifies that all information provided in this application is true, accurate, and complete to the best of their knowledge, and agrees to promptly notify Purpose Account by Resolution Industry Trust Company (RITC) of any changes.

Acknowledgment

Acknowledged By	Enrique Hernandez
Title	—
Company	Midland Credit Management, Inc.
Date Completed	May 15, 2026
Authorization Status	Accepted by applicant

Authorized Signature_____
Date