

The Future of Dental and Vision Benefits...TODAY!

# The Individual Dental & Vision Benefit Program

Please complete the enrollment form(s) and return to:

751 E. Southlake Blvd., Suite 120 Southlake, Tx 76092



### WHAT IS THE QCD OF AMERICA® INDIVIDUAL PROGRAM AND HOW WILL I BENEFIT?

The QCD Individual Program is a managed dental care benefit that provides you and your family the opportunity to receive dental care from many of the area's most respected private practice dental professionals at a reduced cost.

#### How do I enroll my family in the QCD Program?

The last two pages of this enrollment packet is the Individual Membership Enrollment Form and the Individual Payment Authorization Form. If you pay for your membership on an annual basis, only complete the enrollment form and submit with your check. If you pay for your membership on a monthly bankdraft basis, fill out the Bankdraft Authorization Form and the Enrollment Form. Submit these with a copy of a cancelled check or deposit slip, a check for the \$20 initial enrollment fee and the initial months coverage. Please follow the instructions at the top of each form and be sure to sign and date each form. The forms may be sent directly to QCD at the address on the first page of this packet.

### When can we begin enjoying the benefits of the QCD Program?

A QCD Membership Card will be sent to you no later than two weeks after being received in our corporate office. Once you have received your membership card contact any affiliated QCD Dental Office, make an appointment and receive the cost saving benefits of membership.

### WHAT IF A MEMBER OF MY FAMILY HAS AN EMERGENCY PRIOR TO RECEIVING OUR MEMBERSHIP CARD?

QCD asks that you contact our corporate office and explain the emergency situation. QCD will immediately contact the dentist of your choice and verbally verify your eligibility under the program.

#### WHAT IF A MEMBER OF MY FAMILY NEEDS TO BE TREATED BY A SPECIALIST?

QCD affiliates with specialty care dental professionals in many areas. These specialists are trained for advanced treatments in Endodontics, Periodontics, Oral Surgery and Pedodontics. All QCD affiliated specialty care dentists charge at a 20% discount from their usual and customary charge for treatment. We encourage each member to be certain that the general dentist cannot perform the needed procedure prior to making your appointment with an affiliated specialist as to maximize the program benefits. We ask that you contact the QCD Membership Services Department for the most convenient specialty care location if one is not listed on your QCD Affiliated Dental Team listing.

### WHAT IF I HAVE A QUESTION OR REQUIRE ASSISTANCE REGARDING MY QCD BENEFIT PROGRAM?

The QCD of America® Membership Services Department is available to assist each member at 972.726.0444 or toll-free 800.229.0304. Our service department operates Monday through Friday from 9:00 A.M. until 4:00 P.M. (Central Standard Time).

### WHAT IF I BECOME A QCD MEMBER AND AM NOT SATISFIED WITH THE PROGRAM?

QCD experiences few member service problems due to the quality oriented nature of our organization, benefit program and affiliated dental professionals. If a QCD member experiences a problem with the program, we ask that you immediately contact our Membership Services Department and allow us to resolve the problem. If the problem cannot be resolved to the member's complete satisfaction, the member may discontinue the program by giving QCD written notification and returning the membership card.



### The Single Payment Program

#### The One Year Program

Receive two additional months at NO COST

Single Member	\$99.00
Single Member & 1 Dependent	\$159.00
Single & Family	\$229.00

#### The Two Year Program

Receive four additional months at NO COST

Single Member	\$169.00
Single Member & 1 Dependent	\$259.00
Single & Family	\$369.00

### The Monthly Payment Program

Single Member	\$8.95
Single Member & 1 Dependent	\$12.95
Single & Family	\$17.95

Payment by bank draft only - one year minimum membership - A \$20 application fee required



### Benefits for you or your entire family

QCD of America (QCD) is pleased to offer a dental benefit program for you and your family.

Please remember that all household members may be included in your family coverage

The QCD program has been designed to make your visit to the affiliated dentist each and affordable!

After you sign and return your enrollment form(s), QCD will send you a membership card within in two (2) weeks.

Select any affiliated dentist within the team and schedule an appointment at your convenience. Please be sure to identify yourself as a QCD member when scheduling your appointment to assure proper billing charges.

After services are rendered, please pay the dentist as outlined in the QCD Member Fee Schedule.

Sample Dental Procedure	Cost with QCD of America (1)	National Average Cost	Savings with QCD of America
Oral Exam	\$9	\$35	74%
Full Mouth X-ray	\$28	\$77	64%
Teeth Cleaning	\$24	\$54	56%
Amalgam (1 Surface)	\$28	\$79	65%
Simple Extraction	\$36	\$80	55%
Root Canal (1 Canal)	\$185	\$387	52%
Porcelain w/Metal Crown	\$350	\$652	46%
Complete Upper or Lower Denture	\$400	\$770	48%

<sup>(1)</sup> A fee of \$8.00 is charged per appointment for infection control costs. There will be an additional charge for all lab fees less a 20% discount.

<sup>(2)</sup> The schedule represents a sample of highly utilized dental procedures. The average costs are estimated from data gathered by the U.S. bureau of Labor Statistics, the American Dental Association, and the American Chamber of Commerce Research Association.



### How to Enroll

### One or Two Year Membership

- 1) Fill out individual enrollment form subscriber information
- 2) Determine premium amount (see rate sheet)
- 3) Mail check or money order and individual enrollment form to address below
- 4) No enrollment fee required

### Monthly Membership

- 1) Complete Individual Enrollment Form and Individual Payment Authorization Form
- 2) Determine premium amount (see rate sheet)
- 3) Mail the following to address below:
  - Voided check for monthly bank draft
  - Check for the \$20 initial enrollment fee plus first month's premium
  - Individual Enrollment Form
  - Individual Payment Authorization Form

QCD of America Individual Enrollment 751 E. Southlake Blvd., Suite 120 Southlake, Tx 76092

Phone: 1800.229.0304

www.QCDofAmerica.com



### Schedule of Fees

QCD OF AMERICA® Procedure Number  QCD OF AMERICA® Member Fee	QCD OF AMERICA® Procedure Number  QCD OF AMERICA® Member Fee
DIAGNOSTIC DENTISTRY D0120 PERIODICAL ORAL EXAMINATION	D3330 ROOT CANAL, MOLAR
PROBLEM FOCUSED         \$12.00           D0150         COMPREHENSIVE ORAL EXAMINATION         \$18.00           D0210         INTRAORAL-X-RAY COMPLETE SERIES         \$28.00           D0460         PULP VITALITY TEST         \$15.00	A specific root canal treatment or retreatment may present unusual circumstances requiring an additional cost. Please consult the affiliated dentist as to the total procedure cost prior to treatment.
D9999 ASEPSIS FEE (INFECTION CONTROL) \$8.00 ALL BITEWING / SINGLE FILM X-RAYS 20% DISCOUNT  PREVENTATIVE DENTISTRY D1110 PROPHYLAXIS – ADULT \$24.00 D1120 PROPHYLAXIS – CHILD \$24.00 D1203 APPLICATION TOPICAL FLUORIDE – CHILD \$5.00 D1204 APPLICATION TOPICAL FLUORIDE – ADULT \$5.00 D1351 SEALANT – PER TOOTH \$14.00 D1510 SPACE MAINTAINER – FIXED UNILATERAL \$60.00 D1515 SPACE MAINTAINER – FIXED BILATERAL \$75.00  A specific preventative treatment may present unusual circumstances requiring an additional cost. Please consult the affiliated dentist as to the total procedure cost prior to treatment.	PERIODONTICS           D4210         GINGIVECTOMY/GINGIVOPLASTY –
COSMETIC ALL COSMETIC DENTISTRY	A specific periodontal treatment may present unusual circumstances requiring an additional cost. Please consult the affiliated dentist as to the total procedure cost prior to treatment.
D2150 AMALGAM – 2 SURFACES, PRIMARY OR PERMANENT \$46.00 D2161 AMALGAM – 3 SURFACES, PRIMARY OR PERMANENT \$46.00 D2161 AMALGAM – 4 OR MORE SURFACES, PRIMARY OR PERMANENT \$56.00 D2330 COMPOSITE RESIN – 1 SURFACE, ANTERIOR \$38.00 D2331 COMPOSITE RESIN – 2 SURFACES, ANTERIOR \$46.00 D2332 COMPOSITE RESIN – 3 SURFACES, ANTERIOR \$66.00 D2335 COMPOSITE RESIN – 4 OR MORE SURFACES OR INVOLVING INCISAL ANGLE, ANTERIOR \$66.00 D2391 COMPOSITE RESIN – 1 SURFACE, POSTERIOR \$65.00 D2392 COMPOSITE RESIN – 1 SURFACE, POSTERIOR \$65.00 D2393 COMPOSITE RESIN – 2 SURFACES, POSTERIOR \$65.00 D2394 COMPOSITE RESIN – 3 SURFACES, POSTERIOR \$65.00 D2395 COMPOSITE RESIN – 4 OR MORE SURFACES, POSTERIOR \$65.00 D2396 COMPOSITE RESIN – 4 OR MORE SURFACES, POSTERIOR \$65.00 D2750 CROWN-PORCELAIN TO HIGH NOBLE METAL (GOLD AND LAB FEES ADDITIONAL) \$350.00 D2751 CROWN-PORCELAIN TO BASE METAL (LAB FEES ADDITIONAL) \$320.00 D2920 RECEMENT CROWN \$220.00 D2931 PREFABRICATED STAINLESS STEEL CROWN \$48.00 D2940 SEDATIVE FILLING \$16.00 D2950 CORE BUILDUP, INCLUDING ANY PINS \$55.00 D2951 PIN RETENTION – PER TOOTH \$20.00 D2952 CAST POST AND CORE IN ADDITION TO CROWN \$75.00 D2953 EACH ADDITIONAL CAST POST SAME TOOTH \$40.00 D2954 PREFAB POST / CORE IN ADDITION TO CROWN \$60.00 D2957 TEMPORARY CROWN (FRACTURED TOOTH) \$40.00 D2950 TEMPORARY CROWN (FRACTURED TOOTH) \$40.00 D2951 PILP CAP, DIRECT \$19.00 D3110 PULP CAP, INDIRECT \$19.00 D3110 PULP CAP, INDIRECT \$19.00 D3310 ROOT CANAL, ANTERIOR \$185.00	PROSTHODONTICS - REMOVABLE

#### PROSTHODONTICS - FIXED BRIDGES

D6241	PONTIC - PORCELAIN FUSED TO BASE METAL \$	\$320.00	
D6751	CROWN - PORCELAIN FUSED TO BASE METAL \$	\$320.00	
D6791	CROWN - FULL CAST FUSED TO BASE METAL \$	\$270.00	
D6930	RECEMENT BRIDGE	\$20.00	
D6940	STRESS BREAKER	\$90.00	
D6950	PRECISION ATTACHMENT (EACH)	\$225.00	

A specific prosthodontic treatment may present unusual circumstances requiring an additional cost. If precious metal (gold) is desired, the cost will be additional to the crown cost. Please consult the affiliated dentist as to the total cost prior to treatment.

#### **ORAL SURGERY**

D7110	SINGLE TOOTH EXTRACTION \$36.00
D7120	EACH ADDITIONAL TOOTH\$34.00
D7130	ROOT REMOVAL - EXPOSED ROOTS \$48.00
D7210	SURGICAL EXTRACTION - ERUPTED\$68.00
D7220	REMOVAL OF IMPACTED TOOTH -
	SOFT TISSUE
D7230	REMOVAL OF IMPACTED TOOTH -
	PARTIALLY BONY\$109.00
D7240	REMOVAL OF IMPACTED TOOTH -
	COMPLETELY BONY\$129.00
D7241	REMOVAL OF IMPACTED TOOTH -
	COMPLETELY BONY, WITH UNUSUAL
	SURGICAL COMPLICATIONS
D7250	ROOT RECOVERY\$72.00
D7280	SURGICAL EXPOSURE PER TOOTH\$66.00
D7310	ALVEOLOPLASTY
	(PER QUADRANT, WITH EXTRACTIONS) \$78.00
D7320	ALVEOLOPLASTY
	(PER QUADRANT, WITHOUT EXTRACTIONS) \$84.00
D7960	FRENECTOMY \$99.00

A specific oral surgery treatment may present unusual circumstances requiring an additional cost. Please consult the affiliated dentist as to the total procedure cost prior to treatment.

#### ORTHODONTICS (QCD GENERAL DENTIST ONLY)

D8999	DIAGNOSTIC WORK UP RADIOGRAPHS,
	MODEL, RECORDS
D8080	CHILD (QCD GENERAL DENTIST)
	CLASS I OR II FOR 24 MONTH TREATMENT \$2,200.00
D8090	ADULT (QCD GENERAL DENTIST)
	CLASS I OR II FOR 24 MONTH TREATMENT \$2,400.00
D8680	ORTHODONTIC RETENTION\$230.00

A special orthodontic treatment may present unusual circumstances requiring an additional cost. During the orthodontic consultation appointment, the affiliated dentist will explain all needed procedures, length of treatment, required fees and payment schedule.

#### **GENERAL SERVICES**

D9999	FAILED APPOINTMENT	
	(WITHOUT 24 HOURS NOTICE)	\$30.00
D9999	PALLIATIVE (EMERGENCY) TREATMENT	
	OF DENTAL PAIN - MINOR PROCEDURES	\$20.00
D9999	OFFICE VISIT - AFTER HOURS	\$45.00

#### SPECIALTY CARE SERVICES

All scheduled charges listed are for services rendered by a QCD OF AMERICA® affiliated general dentist. All treatments provided by a QCD OF AMERICA® affiliated specialty dentist (advanced degree) in Endodontics, Periodontics, Prosthodontics, Oral Surgery, Pediatric Dentistry or Orthodontics (Board Certified or Board Eligible only) will be charged at a 20% discount from the affiliated specialty dentist's usual and customary fee for the treatment.

#### OTHER PROCEDURES AND PAYMENT FOR SERVICES

Any procedure not listed on the QCD OF AMERICA® Schedule of Dental Program Fees is available at the affiliated dentist's usual and customary fee less a 20% discount - this includes all lab fees. All fees included in the Schedule of Dental Fees are for payment at time of service. The member may negotiate payment terms with the affiliated dentist, however, an additional charge may be added for payment terms.

#### **ASEPSIS FEE**

An asepsis fee of \$8.00 per patient appointment is charged by all affiliated dentists to insure proper infection control for all QCD OF AMERICA® members.

#### QCD OF AMERICA® - EXCLUSIONS AND LIMITATIONS

- 1) THE FOLLOWING EXCLUSIONS AND LIMITATIONS APPLY:
  - A) SERVICES COVERED UNDER WORKMEN'S COMPEN-SATION OR EMPLOYER'S LIABILITY LAWS;
  - B) COST OF ANY DENTAL CARE COVERED BY ANY INSURANCE:
  - C) SERVICES WHICH, IN THE OPINION OF THE ATTEND-ING DENTIST, ARE NOT NECESSARY FOR THE PATIENT'S DENTAL HEALTH OR CANNOT BE PER-FORMED BECAUSE OF THE GENERAL HEALTH OF THE PATIENT:
  - D) GENERAL ANESTHESIA, I.V. SEDATION, HOSPITALIZA-TION, AND HOSPITAL OR MEDICAL CHARGES OF ANY TYPE.
- 2) QCD OF AMERICA® MEMBER FEES APPLY ONLY TO SERVICES RENDERED BY AFFILIATED DENTAL OFFICES AND ARE SUBJECT TO CHANGE IN THE FUTURE.
- QCD OF AMERICA® MEMBER FEES DO NOT APPLY TO WORK IN PROGRESS OR IF THE PATIENT'S MEMBERSHIP IS NO LONGER VALID.
- 4) QCD OF AMERICA® ASSUMES NO RESPONSIBILITY OR LIABILITY FOR SERVICES RENDERED BY AFFILIATED DENTISTS.
- 5) ANY QCD OF AMERICA® MEMBER ACCEPTED FOR ORTHODONTIC TREATMENT MUST REMAIN A MEMBER OF THE PLAN FOR THE COMPLETE DURATION OF THE TREATMENT OR RISK ADDITIONAL CHARGES BY THE AFFILIATED DENTIST.
- 6) ANY PROCEDURE MAY PRESENT UNUSUAL CIRCUM-STANCES REQUIRING AN ADDITIONAL COST. PLEASE CONSULT THE AFFILIATED DENTIST AS TO THE TOTAL TREATMENT COST PRIOR TO ANY SERVICE BEING RENDERED.

#### IMPORTANT NOTICE

THE QCD OF AMERICA® DENTAL BENEFIT PROGRAM DOES NOT CONSTITUTE DENTAL INSURANCE AND IS NOT A HEALTH MAINTENANCE ORGANIZATION CONTRACT. QCD OF AMERICA® DOES NOT REIMBURSE THE AFFILIATED DENTIST OR INDEMNIFY THE MEMBER FOR THE COST OF DENTAL SERVICES RECEIVED BY THE MEMBER.



### Clear Vision Discount

Davis Vision is pleased to provide you with a no-cost, traditional vision Discount Program that provides significant discounts on eye exams, lenses, frames and additional eyewear options. For more details, see the Accessing Provider Information section on the reverse side.

The Discount Program entitles you to the following discounts off usual and customary fees:

Complete Eye Examination	15% Discount off Usual &	Customary
Contact Lens Examination	15% Discount off Usual &	전 : ( - ( - ( - ( - ( - ( - ( - ( - ( - (
Frame/ <sup>1</sup>	Patient Price	Average Discount
Priced up to \$70 Retail	\$40	40%
Priced over \$70 Retail	\$40 plus 10% off the amount over \$70	28%
Spectacle Lenses (Uncoated Plastic)		
Single	\$35	30%
Bifocal	\$55	27%
Trifocal	\$65	28%
Lenticular	\$110	31%
Lens Options (Add to Lens Prices Abo		
Standard Progressive	\$75	50%
Premium Progressive	\$125	35%-60%
Glass Lenses	\$18	40%
Polycarbonate Lenses	\$30	50%
Blended Invisible Bifocals	\$20	60%
Intermediate Vision Lenses	\$30	80%
Scratch Resistant Coating	\$20	33%-66%
Standard Anti-Reflective Coating	\$45	20%
Ultraviolet Coating	\$15	25%
Solid Tint	\$10	30%
Gradient Tint	\$12	20%
Photochromic Lenses	\$35	20%-45%
Plastic Photosensitive Lenses	\$65	35%-55%
High Index Lenses	\$55	40%
Polarized Lenses	\$75	20%
Contact Lenses (in lieu of eyeglasses)		
Conventional	20% off Provider's Usual & Customary	20%
Disposable/Planned Replacement	10% off Provider's Usual & Customary	10%
Value-Added Features		
Lens 1-2-3!® Membership	Free Membership	Up to 50%
Laser Vision Correction Discount	Up to 25% off Provider's U & $C^{3}$	Up to 25%

<sup>1/</sup> At Wal-Mart locations, members will receive Wal-Mart's everyday low price on frame and contact lens purchases.

<sup>2/</sup> Special lens designs, materials, powers, and frames may require additional cost.

<sup>3/</sup> Or receive an additional 5% discount on any advertised specials-whichever is lower.



### Clear Vision Discount

## Clear Vision Discount Program Highlights

Vision Plan: Clear Vision Discount Plan

Control Code: 7619

Co-payment: N/A, discount plan is 100% member paid at the time of service

**Eye Examination** – Members will receive a 15% discount on their comprehensive eye examination including dilation (when professionally indicated).

Eyewear (Frames and Spectacle Lenses or Contact Lenses) – Members will be entitled to substantial and verifiable savings on all of their eyewear needs. Discounts are uniform nationally and represent pricing well below Average Retail Prices. These discounts are based on published industry standard costs, not markdowns from artificially inflated prices.

**Significant Savings** – Client surveys indicate that programs providing discounts off retail prices of eyeglasses are subject to abuse due to the high associated markups of over 300% throughout the optical industry. Consequently, these programs do not result in a true "value-add" for the beneficiary. The proposed fixed-fee discounted pricing schedule provides both verifiable savings and benefit uniformity for all members from coast to coast.

**Additional Value-Added Features** – The Clear Vision Discount Program also offers significant discounts on replacement contact lenses and laser vision correction at no additional cost.

- Lens 123® is a mail order program that allows you to enjoy the guaranteed lowest prices on replacement contact lenses—save up to 60% off retail prices. Members can conveniently call 1-800-LENS123 with a current prescription for this value-added service. The Lens 123® contact lens replacement program is endorsed by the industry's major manufacturers.
- Davis Vision's Laser Vision Correction program provides substantial discounts on laser vision correction procedures. Members are entitled to savings of up to 25% off usual and customary fees or a 5% discount off a center's advertised special through a network of preeminent physicians affiliated with Eye Centers of Excellence. (Some centers provide a flat fee equating to these discount levels.) See below for information on finding a participating laser vision provider near you.

**Accessing a Provider** – Contact a Davis Vision representative at 1-888-897-9347 or simply log on to www.davisvision.com, choose "Find a Provider" and use your control code 7619.

**Customer Service -** To speak with a customer service representative, call Davis Vision Customer Service at 1-877-923-2847. Enter Client Control Number 7619 when prompted. At the main menu, press "0". Our representatives are available to assist you from 8 a.m. to 11 p.m. ET Monday through Friday, 9 a.m. to 4 p.m. ET Saturday and 12 p.m. to 4 p.m. ET Sunday.



### QCD of America Discount Prescription Card



- ✓ Up to 80% on generic medications
- Up to 20% on name brand prescriptions
- Up to 80% on your PET'S medications too!
- Unlike many other programs and discounts,QCD Wellness Rx Card is FREE to people of ALL AGES
- This is NOT an insurance program or membership club Your FREE discount drug card simply entitles you to a discount off the purchase price of prescription drugs



### **Dentist Referral**

QCD of America adds dentists to the affiliated dental team through the referrals of new and existing members. After you review the most current affiliated dental team listing, please provide us with your suggestions for new dentist affiliates that are **not** currently listed on the network of affiliated dentists.

Name of the second	
Your Name	
Your Telephone Numb	per
Your Employer	
Dentist's Name	
Dentist's Address	
City, State, Zip Code	÷
Dentist's Telephone Nur	nber

This form is for new and existing QCD members to suggest new dentists for QCD to contact for possible affiliation with the dental program. All dentists will be contacted immediately; however, all dentists must meet QCD's qualification requirements prior to affiliation.



Please let us know how you heard about QCD of America.

For QCD L	lse (	Only
Date Input	1	1
Initials		
Agent		

### INDIVIDUAL ENROLLMENT FORM

Please complete all information and sign. Please print all information.

#### SUBSCRIBER INFORMATION

Previous Membership Internet Phone Book Dentist Office Agent

Last Name First N			Name			I	Date of Birth			
Address				City			State		Zip	
Social Security Number				Telephone		81		25		
		COVE	RAGE	SELECTED						
Individual Only	In	dividua	al and	One Dependent		lı	ndividu	al ar	nd Family	
DEPENDENT INFORMATION										
Social Security Number	Last Name			First Name	MI	Date of I	Birth G	ender	Relationship	
									0	
I hereby make application for negligence on the part negligent certification or scoverage selected. The Q insurance coverage.	of the Affiliated Denti similar claim. I hereby	ist. I furt authoria	ther rele ze my e ion Ben	ease QCD from and waiv mployer to make payroll nefit Program is not an in	e any dedu	claims f	or neglig frequired	ent re	ferral, the	
Date			App	licant Signature						



Last Name

Address

### INDIVIDUAL PAYMENT AUTHORIZATION

(Only if you are paying monthly by bank draft.)
Please complete all information and sign. PLEASE PRINT all information.

#### SUBSCRIBER INFORMATION

City

MI

Date of Birth

Zip

State

First Name

Social Security Number		Telephone	Telephone						
COVERAGE SELECTED									
Individual Only	Individual and (	One Dependent	Individ	dual and Family					
MEMBERSHIP FEE									
	Monthly Fee – Bank Draft Only								
	Individual Only	\$8	3.95						
	Individual and One Dependent								
	Individual and Family	\$17	7.95						
<ol> <li>If paying by bank draft, please enclose a voided check(not a deposit slip) along with a check for a one time enrollment fee of \$20 plus the initial month's membership fee made payable to QCD of America<sup>®</sup>. The monthly fees will be drafted on the 5th of each month.</li> <li>If paying on an annual basis, the enrollment fees is waived.</li> </ol>									
PRE-AUTHORIZED BANK DRAFT PROGRAM									
I (we) hereby authorize QCD of America® (QCD) to draw checks on the checking account of:									
Name as Shown on Checking Ac	count Bank Routing Nu	imber for Electronic Drafting	Account N	Number					
Name of Bank and Branch	Address	City	State	Bank Telephone					
for payment of the monthly membership fees due as selected above. This authorization is in effect until QCD and the Depository Bank have received written notification from me of its termination in such a manner and timeframe to allow QCD and Depository Bank a reasonable opportunity to act administratively on the request. I (we) agree to provide QCD written prior notice of any change of banks or account numbers. I agree that QCD will have no liability whatsoever except to the extent created by my payment.									
Date		Authorized Signature(s) as it	appears on bank	records					