## UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, DC 20549

**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF** 

**SECURITIES** 

## OMB APPROVAL

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Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility

Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or type responses)		
1. Name and Address of Reporting Person*		
Terzian, Carl R.		
(Last)	(First)	(Middle)
12400 Wilshire Blvd., #200		
	(Street)	
Los Angeles, CA 90025		
(City)	(State)	(Zip)
2. Date of Event Requiring Statement (Month/Day/Year)		
12/02/2002 4. Issuer Name and Ticker or Trading Symbol		
<b>Elecronic Clearing House, Inc. (ECHO)</b> 3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)		

5. Relationship of Reporting Person(s) to Issuer				
(Check all applicable)				
<b>_X</b> _ Director	10% Owner			

\_\_\_\_Officer (give title below) \_\_\_\_Other (specify below)

6. If Amendment, Date of Original (Month/Day/Year)
7. Individual or Joint/Group Filing (Check Applicable Line)
X\_ Form filed by One Reporting Person

\_\_\_\_ Form filed by More than One Reporting Person

Table I - Non-Derivative Securities Beneficially Owned					

## Edgar Filing: TERZIAN CARL R - Form 3

	Beneficially Owned		4. Nature of Indirect Beneficial Ownership (Instr. 5)
common	0	D	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly. \* If the form is filed by more than one reporting person, *see* Instructions 5(b)(v).

Potential persons who are to respond to the collection of information contained in this form are not	(Over)
required to respond unless the form displays a currently valid OMB control number.	SEC 1474 (7-02)

## Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 4)	Expiration Date		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		Price of	Form of Derivative	6. Nature of Indirect Beneficial Ownership
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	Security Direct (D) or Indirect (I) (Instr. 5)	(Instr. 5)	
options			common	0		D	

Explanation of Responses:

**	Intentional misstatements    omissions of facts constitute Fed Criminal Violations.	eral /s/ Carl R. Terzian	12/02/2002
	See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).	**Signature of Reporting Person	Date
Note:	File three copies of this Form, one of which must be manually If space is insufficient	y signed.	

See Instruction 6 for procedure.