

ELECTRONIC CLEARING HOUSE INC  
 Form 4  
 September 22, 2005

**FORM 4** UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
 Washington, D.C. 20549

OMB APPROVAL  
 OMB Number: 3235-0287  
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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

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 \*  
**FONG JESSE**

2. Issuer Name and Ticker or Trading Symbol  
**ELECTRONIC CLEARING HOUSE INC [ECHO]**

5. Relationship of Reporting Person(s) to Issuer  
 (Check all applicable)

(Last) (First) (Middle)  
**730 PASEO CAMARILLO**  
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)  
**05/23/2005**

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
 Vice President

**CAMARILLO, CA 93010**  
 (City) (State) (Zip)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)
Common	05/23/2005		S	V Amount (D) Price 1,000 D \$ 9	2,250 <sup>(1)</sup>	D	
Common	09/20/2005		M	2,000 A \$ 5.88	4,250	D	
Common	09/20/2005		M	1,000 A \$ 4	5,250	D	
Common	09/20/2005		M	500 A \$ 7	5,750	D	
Common	09/20/2005		M	500 A \$ 7	6,250	D	
Common	09/20/2005		S	4,000 D \$ 8.5	2,250	D	
Common					304 <sup>(2)</sup>	I	By Spouse

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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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(9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Amount or Number of Shares
Common Stock Purchase Options	\$ 5.88	09/20/2005		M	2,000	02/06/2001 02/06/2006	Common Stock	2,000
Common Stock Purchase Options	\$ 4	09/20/2005		M	1,000	11/04/2001 11/04/2006	Common Stock	1,000
Common Stock Purchase Options	\$ 7	09/20/2005		M	500	12/23/2003 12/23/2008	Common Stock	500
Common Stock Purchase Options	\$ 7	09/20/2005		M	500	12/23/2004 12/23/2009	Common Stock	500

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
FONG JESSE 730 PASEO CAMARILLO CAMARILLO, CA 93010			Vice President	

## Signatures

Jesse Fong

09/22/2005

\*\*Signature of  
Reporting Person

Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).  
Pursuant to a reconciliation of the Issuer's and Reporting Person's records regarding the Reporting Person's ownership of shares of the  
(1) Issuer's capital stock, the total reported does not account for 28 shares previously reported as beneficially owned by the Reporting Person. The 28 shares were either erroneously reported as beneficially owned by the Reporting Person or were sold.  
(2) The Reporting Person may be deemed to beneficially own such securities, but disclaims beneficial ownership in such securities, except to the extent of the Reporting Person's pecuniary interest therein.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.  
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