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TERZIAN CARL R

Form 3

December 03, 2002

Form 3

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, DC 20549

OMB Number:

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

3235-0104 Expires: January 31, 2005

OMB APPROVAL

Estimated average burden

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

hours per response. . .

the Public Utility

0.5

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

(Print or type responses)	of Beetie	, 11 30(11) OI	The investment company rect of 1710		
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					
Elecronic Clearing House, Inc. (ECHO)3. I.R.S. Identif Number of Reporting Person, if an entity (voluntary)	ication				
5. Relationship of Reporting Person(s) to Issuer (Check all applicable) _X_ 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-	Derivativ	/e Securi	rities Beneficially Owned		

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(Instr. 4)	Beneficially Owned		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.

Potential persons who are to respond to the collection of information contained in this form are not 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		Securities Underlying		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)	(D) or Indirect (I)	(Instr. 5)
options			common	0		D	

Explanation of Responses:

** Intentional misstatements || omissions of facts constitute Federal | /s/ Carl R. Terzian 12/02/2002

Criminal Violations.

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 signed. If space is insufficient,

See Instruction 6 for procedure.

^{*} If the form is filed by more than one reporting person, see Instructions 5(b)(v).