

WINCKLER KRIS  
Form 4  
March 20, 2006

**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 \*  
WINCKLER KRIS

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)  
215 CENTRAL AVE., NW #3A  
(Street)

3. Date of Earliest Transaction (Month/Day/Year)  
02/16/2006

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

ALBUQUERQUE, NM 87102

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

(City) (State) (Zip)

**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) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|-----------------------------------|
|                                 |                                      |  | Code                           | V   | Amount or Price   |  |                                   |
| common                          | 02/16/2006                           |  | S                              |   | \$ 500<br>11.75   | D  | D                                 |
| common                          | 02/16/2006                           |  | S                              |   | \$ 1,500<br>11.69   | D  | D                                 |
| common                          | 02/17/2006                           |  | S                              |   | \$ 1,700<br>11.84   | D  | D                                 |
| common                          | 02/21/2006                           |  | S                              |   | \$ 2,109<br>11.75   | D  | D                                 |
| common                          | 02/22/2006                           |  | S                              |   | \$ 1,900<br>11.7  | D  | D                                 |
| common                          | 02/22/2006                           |  | S                              |   | 400<br>37,623   | D  | D                                 |

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\$  
11.71

common 02/24/2006 S 1,891 D \$ 11.69 35,732 D

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

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**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. Price of Derivative Security (Instr. 5) |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|--|
| options                                    | (1)  |                                      |  | Code V                         | (A) (D)   | Date Exercisable (2) Expiration Date (3)                 | common  | Amount or Number of Shares 68,500          |

## Reporting Owners

**Reporting Owner Name / Address**

**Relationships**

Director 10% Owner Officer Other

WINCKLER KRIS  
215 CENTRAL AVE., NW #3A  
ALBUQUERQUE, NM 87102

Sr. Vice  
President

## Signatures

Kris Winckler 03/20/2006

\*\*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).

(1) Option prices vary between \$2.15 and \$7.60 per option.

(2) Options have various exercisable dates ranging from 12/20/01 to 11/15/09.

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(3) Options have various expiration dates ranging from 12/20/06 to 11/15/14.

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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