ELECTRONIC CLEARING HOUSE INC
Form 4
September 22, 2005

FORM 4

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. *See* Instruction 1(b).

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

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

OMB APPROVAL
OMB Number: 3235-0287
Expires: January 31, 2005
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(Print or Type Responses)

1. Name and Address of Reporting Person *
FONG JESSE
(Last) (First) (Middle)
730 PASEO CAMARILLO
(Street)
CAMARILLO, CA 93010
(City) (State) (Zip)

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

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

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

5. Relationship of Reporting Person(s) to Issuer
(Check all applicable)
_____ Director _____ 10% Owner
__X__ Officer (give title below) _____ Other (specify below)
Vice President

6. 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 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 Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common	05/23/2005		S		1,000	D	$ 9	2,250 (1)	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 (2)	I	By Spouse

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)	
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	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).

(1) Pursuant to a reconciliation of the Issuer's and Reporting Person's records regarding the Reporting Person's ownership of shares of the 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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