

FONG JESSE

Form 4

November 30, 2005

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

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

OMB APPROVAL

OMB
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(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)
11/30/2005

____ Director ____ 10% Owner
X Officer (give title below) ____ Other (specify below)
Vice President

CAMARILLO, CA 93010

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

6. Individual or Joint/Group Filing(Check
Applicable Line)
X 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 Indirect Beneficial Ownership (Instr. 4)
common	11/30/2005		M	V Amount (D) Price 2,000 A \$ 4	4,250	D	
common	11/30/2005		M	3,000 A \$ 2.15	7,250	D	
common	11/30/2005		M	1,000 A \$ 1.3	8,250	D	
common					304	I	owned by spouse

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

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information contained in this form are not
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SEC 1474
(9-02)

number.

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
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title
options	\$ 4	11/30/2005		M	1,000	11/04/2002	11/04/2007	common 1,000
options	\$ 4	11/30/2005		M	1,000	11/04/2003	11/04/2008	common 1,000
options	\$ 2.15	11/30/2005		M	1,000	12/27/2002	12/27/2007	common 1,000
options	\$ 2.15	11/30/2005		M	1,000	12/27/2003	12/27/2008	common 1,000
options	\$ 2.15	11/30/2005		M	1,000	12/27/2004	12/27/2009	common 1,000
options	\$ 1.3	11/30/2005		M	500	12/09/2003	12/09/2008	common 500
options	\$ 1.3	11/30/2005		M	500	12/09/2004	12/09/2009	common 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 11/30/2005

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).

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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