



Authorization and Agreement for Deposits and Withdrawals (ACH Debits/Credits)

Ag Banking Online (ABOL) / FastCash / Pre-Authorized Installment Draft (PAID)

Lender: Alabama Ag Credit, FLCA and Alabama Ag Credit, PCA

Borrower Name(s): _____

Loan #/Funds Held#: _____ FLCA PCA

Electronic Funds Transfer Instructions Add Change Delete

Select ACH Service(s): Ag Banking Online FastCash PAID

Bank Name: _____ Bank ABA/Routing #: _____

Type of Account: Checking Savings

Bank Account Name: _____ Bank Account #: _____

Required to attach voided check or other proof of ownership of account.

PAID Draft Effective Date (4th day of): _____

Start PAID system installment

Start Optional Fixed Amount (check box & enter amount)

Delete from PAID System (check box & enter amount)

Additional Principal \$ _____

FH32 - Loan Servicing \$ _____

FH30 - Future Payment Fund \$ _____

FH35 - Special \$ _____

I/we have the right to stop payment of a debit by notification to my Depository three business days before my account is charged. After the account has been charged, I have the right to have the amount of any erroneous debit immediately credited to my account by depository, provided I/we send written notice of such debit entry in error to depository within 15 days following issuance of the account statement or 60 days after posting, whichever occurs first.

FastCash

I hereby authorize the following additional person(s) to request electronic funds on my behalf:

Name: _____ Relationship: _____

This is to certify that I/we authorize and direct the Association to make/receive electronic transfers from/to the Loan, Funds Held, and Advance Conditional Payment Accounts listed above (the "Accounts") to/from my/our commercial bank account as listed above, (including any adjustments for entries made in error). This authorization applies only to transfers to and from the Bank and the Accounts specified above. All transfers under this Agreement are also subject to Association policies and procedures and the general terms and conditions of the Loan, Funds Held Account, and Advance Conditional Payment Account agreements establishing the Accounts listed above. If applicable, I/we expressly acknowledge the security procedures offered by Association in connection with Ag Banking OnLine, FastCash, and PAID and hereby accept and agree to be bound by these security procedures. I/we further agree that all transfers requested will be for the business or agricultural purposes described in my/our loan application. Note: FastCash transfers require the Association to receive prior verbal, written, or faxed instructions (as to amount and date of transfer) from any one of the Borrower(s) signing below or any person authorized to request electronic transfers of loan proceeds on my/our behalf, whose names and positions appear above.

I/we jointly and severally accept responsibility for all electronic fund transfers made pursuant to this Agreement. If applicable, I/we agree to pay the charges associated with the electronic funds transfers which are described by the Association and authorize the Association to add the charges to the principal balance outstanding under my/our Loan. I/we further understand that these fees may change from time to time and that the Association will make available a revised fee schedule to reflect the changes in any fees.

This Agreement is effective upon the date shown below, and except as provided below, shall remain in effect for the term of the Loan and will apply to all modifications, replacements, substitutions, extensions and renewals of the Loan. This Agreement may, however, be revoked by me/us at any time by written notice signed by Borrower(s) and delivered to the Association at its office in which the Loan was made. I/we further understand and agree that the Association may terminate this Agreement at any time by written notice addressed to me/us at my/our address(es) on file in the Association's office.

Authorized signer/liable party on loan

Printed Name

Date

Additional authorized user/commercial account owner (if different from above)

Printed Name

Date

Please deliver this signed form along with proof of identity and voided check to your local association branch.