

Authorization for ACH Debits and Credits

This Authorization for ACH Debits and Credits (“Authorization”) supplements your loan note, including any modifications, replacements, substitutions, extensions, or renewals thereof. As used in this agreement, “you” and “your” mean the Borrower(s) indicated above and “we” or “us” mean the Lender identified on your loan note, including its affiliates, assignees, successors, and service providers.

1. *Authorization.* By clicking I AGREE, you authorize us to initiate ACH debits from or ACH credits to the deposit account (“Deposit Account”) you provided to us in connection with any of your loans with us that you elect to enroll in online funds transfers now or in the future and, if applicable, your Funds Held Account.
2. *Recurring Debit Entries.* You authorize us to initiate recurring ACH debit entries (“Debit”) from your Deposit Account to make payments on any loan that you elect to enroll in AgBanking Online (ABOL) on the dates and in the amounts that you specify within the online banking portal.
3. *Credit Entries.* You authorize us to initiate ACH credit entries (“Credit”) to your Deposit Account, and, if applicable, to your Funds Held Account, at your request and in accordance with the terms of your loan documents for disbursing loan proceeds.
4. *Reinitiating Returned ACH Debits.* In the event a Debit is returned, you authorize us to reinitiate the Debit up to two times. You agree we are not obligated to reinitiate any returned Debit. You understand your depository financial institution may impose fees in connection with returned Debits and you agree we do not have any liability to you for such fees. If you know that a Debit will be rejected by your depository financial institution (e.g., because there is not enough money in your Deposit Account), you should contact us so that alternate payment arrangements can be made.
5. *Correction of Errors.* In the event we make an error in processing a Debit or Credit, you authorize us to correct the error by initiating an ACH debit or credit to your Deposit Account in the amount of such error on or after the date such error occurs.
6. *Termination.* Except at otherwise provided in Section 12b, this Authorization shall remain in effect until the Loan is paid in full. We may terminate this Authorization at any time and for any reason by written notice sent to you at the address we have on file. If you or we cancel this Authorization, you understand that you will be responsible for making your payments by another payment method.
7. You acknowledge the security procedures we offer in connection with Debits and Credits and hereby accept and agree to be bound by these security procedures.
8. You agree to be bound by the Nacha Operating Rules for all Debits and Credits.
9. You promise that your Deposit Account is open, active and that you are an authorized signer on the Deposit Account.

10. This Authorization is effective upon the date signed.

11. All Debits and Credits under this Authorization are also subject to our policies and procedures and the terms of the agreements establishing the Loan and, if applicable, the Funds Held Account.

12. **ADDITIONAL TERMS FOR PERSONAL, FAMILY OR HOUSEHOLD DEPOSIT ACCOUNTS:** If you indicated the Deposit Account was established for personal, family or household purposes, the following additional terms apply:

- a. *Varying Amounts.* You have the right to receive written notice if the amount of a Debit will vary from the amounts you authorize as described above. To receive advance notice of all varying payment amounts, you may contact us via the contact information available on our website. Unless you do so, you agree that we need not provide written notice if the amount of the Debit is no more than 110% of the amount that you authorized.
- b. *Termination.* You understand that you may terminate this Authorization or stop payment on the next Debit by contacting us via the contact information available on our website at least three (3) business days before your next scheduled payment. Your authorization in no way limits any right you may have under federal law to stop payment of a preauthorized electronic transfer by contacting your depository financial institution.

By signing, below, you are agreeing to the terms of this Authorization. You acknowledge that you have read, saved, understand, and agree to be bound by the terms of this Authorization. If you do not wish to agree to the terms of this Authorization, you should close this browser session.

Signed By: