

ALABAMA FARM CREDIT, ACA
Ag Banking OnLine Authorization
For Deposits and Withdrawals - (ACH Debits/Credits)

Lender: Alabama Farm Credit (the "Association")

Borrower Name(s): _____

Loan Number(s): _____

Funds Held Account Number(s): _____

Advance Conditional Payment Account Number(s): _____

Primary Email Address: _____

Electronic Funds Transfer Instructions:

Bank Name _____

Bank ABA/Transit Routing Number: _____

Type of Account: Checking _____ Savings _____

This is to certify that I/we authorize and direct the Association to make/receive electronic transfers of from/to the Loan, Funds Held, and Advance Conditional Payment Accounts listed above (the "Accounts") to/from my/our commercial bank account as indicated 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 Ag Banking OnLine 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 electronic transfers 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.

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, Funds Held, or Advance Conditional Payment Accounts. 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 the Ag Banking Online 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 all 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.

Primary Borrower Signature _____

Date _____

(Please attach a voided check for checking account or deposit slip for savings account) Please deliver this signed form along with proof of identity to your local association branch.

Access Levels (Select each level requested individually)

_____ Inquiry _____ Payments/Deposits _____ Account to Account Transfers ** _____ Withdrawals **

**Access levels require approval from loan officer.