



**ELECTRONIC ACCOUNT(S) AUTHORIZATION AND AGREEMENT
FOR DEPOSITS, WITHDRAWALS, DISBURSEMENTS AND ELECTRONIC
TRANSFERS (Checks, ACH/ABOL and Wires)
ALL ACCOUNT OBLIGORS MUST SIGN THIS FORM**

Account Obligor(s):

Name	Name	Name
Name	Name	Name

By executing this document all undersigned parties agree as of this date to apply the authorities granted within this agreement to all signors below in regards to all current and future accounts with the exact same obligated parties, which are held by Alabama Farm Credit, ACA, and its subsidiaries (the Association).

ACCOUNT(S).

The undersigned hereby agree(s) each with the other and with the Association that there may be, from time to time, placed by the undersigned with the Association certain sums to my/our credit accounts as set out below. These accounts are established in connection with a loan from the Association.

I/We agree that the sum of monies placed with the Association, whether under the Funds Held Accounts or Advance Conditional Payment Accounts (collectively herein the "Account(s)") established by this agreement or under any other future programs, together with accrued interest thereon, shall not exceed the obligors' total outstanding principal loan balance(s). In the event the sum of all such funds should equal the principal loan balance(s), the loan(s) may be paid in full by the Association at its sole discretion. Interest will accrue upon the Accounts from the date funds are received by the Association at a rate which shall be established by the Association from time to time and it may vary as between the Accounts.

The undersigned further agree(s) that the Association may, at its sole option, apply all or any portion of the Account(s) to any unpaid indebtedness owed to the Association upon my/our death, or upon the transfer of the indebtedness by the Association, or conveyance of the property by me/us, or upon any violation of the covenants of the Note, Deed of Trust/Mortgage, Loan Agreement, Collateral Note, Collateral Mortgage, Collateral Pledge Agreement, Security Agreement, or Reamortization Document, or other related loan documents.

It is further agreed that receipt of funds into the Accounts shall not constitute payment on the corresponding loan(s) when received by the Association but at the Association's option may be applied against the existing indebtedness of any loan(s), either at the due date of the next installment or at any time upon action taken by the Association upon default and/or delinquency of any loan(s), as the case may be.

The Association may, at its sole option, adjust the rate at which interest accrues on funds placed in the Accounts pursuant to this agreement and may also terminate, cancel or modify the terms of any account hereby established at any time without liability thereby for unearned interest or otherwise. The Association's sole responsibility upon termination of the account is to properly account for said funds, and upon such cancellation, unless otherwise directed in writing by all of the undersigned within said 30 days, the Association shall apply said funds to the loan(s) indebtedness.

The undersigned hereby agree each with the other, and with the Association, that all sums now held by the Association, or hereafter held by virtue of this agreement, from any source, to our credit as joint owners, with all accumulations thereon (if any), are and shall be owned by us jointly with right of survivorship; and such funds or any portion of them shall be subject to the covenants hereby established and to the receipt of all of us, or the survivor of us, or the executor, administrator, assigns, heirs or legal successors of such survivor, and payment to anyone of us, or survivor, or upon the written order of all such persons so entitled to payment, shall be valid and discharge the Association from liability regardless of the original ownership of the funds. By execution hereof, the undersigned intend that upon the death of one joint account holder, ownership of the funds remaining in the Accounts shall go to the surviving account holders.

In the event of bankruptcy, litigation or a federal tax lien involving one or more Borrowers, a Court Order and/or applicable law will determine the rights of withdrawal from the account. The Association shall not be liable for any payment made in compliance with a Court Order, a levy made by the Internal Revenue Service or pursuant to a final judgment of a court of law.

In case of the death of anyone or all of us, further withdrawal shall be at the sole option of the Association, conditioned upon the production of evidence that all inheritance and estate taxes, if any be due, have been paid and that all other provisions of law in such cases provided have been fulfilled.

It is expressly understood that the provisions of this agreement dealing with right of survivorship are included for the protection of the Association, and the Association makes no representation as to whether or not any sums now held by it, or heretofore or hereafter held by it from any source or accumulation thereon, are held in a valid joint tenancy with right of survivorship between any co-tenants.

UNINSURED STATUS OF FUNDS: BORROWER(S) IS ENTERING INTO THIS AGREEMENT, AND WILL MAKE ANY DEPOSITS MADE TO THE ACCOUNTS, VOLUNTARILY. BORROWER(S) UNDERSTANDS THAT, UNDER SECTION 4.37 OF THE FARM CREDIT ACT OF 1971, AS AMENDED ("THE ACT"). FUNDS ON DEPOSIT IN THE ACCOUNTS ARE UNINSURED, AND THAT BORROWER IS THEREFORE LOOKING SOLELY TO THE COMMITMENT AND FINANCIAL CONDITION OF THE ASSOCIATION WITH RESPECT TO THE HONORING OF THE TERMS OF THIS AGREEMENT, INCLUDING THE REPAYMENT TO BORROWER OF ALL AMOUNTS ON DEPOSIT IN THE ACCOUNTS AND THE PAYMENT OF ANY INTEREST ACCRUING ON THOSE AMOUNTS. IN THE EVENT OF THE LIQUIDATION OF THE ASSOCIATION, THE ASSOCIATION MIGHT NOT HAVE SUFFICIENT ASSETS TO SATISFY UNINSURED OBLIGATIONS, ALTHOUGH SECTION 4.37 OF THE ACT PROVIDES THAT IN THE EVENT OF LIQUIDATION, FUNDS HELD IN UNINSURED ACCOUNTS SHALL BE APPLIED TO THE BORROWER(S) INDEBTEDNESS.

WITHDRAWALS, DISBURSEMENTS, ELECTRONIC TRANSFERS AND ACH DEBITS (Checks, ACH/ABOL and Wire)

I/we authorize and direct the Association to receive and to make/receive transfers from/to the Account(s), to/from my/our Account(s) with the Association (including any adjustments for entries made in error). Accounts include those as defined on page one (1) of this agreement and includes loans with available credit. This authorization applies to all disbursements and transfers requested in person, telephone, writing, or requested via a Personal Identification Number (PIN) from the obligors' Account(s). All disbursements and transfers to/from the Account(s) are subject to the Association having received prior verbal, written or faxed instructions (as to amount and date of Disbursement) from any one of the Obligor(s) signing below, or any person authorized to request a disbursement or transfer on my/our behalf, whose names and positions appear below. All disbursements and transfers under this Agreement are also subject to the Association's policies and procedures and the general terms and conditions of the Loan. I/we expressly acknowledge the security procedures offered by the Association in connection with all disbursements and transfers and hereby accept and agree to be bound by these security procedures. I/we agree that the Association may rely on the Account number as the proper identification of the beneficiary of the disbursement or transfer and need not determine whether the name and number refer to the same person. If applicable, I/We further agree that all disbursements and transfers requested will be for the purposes described in my/our loan application(s) and loan(s) agreement.

I/We agree that the Association is authorized to disburse funds from/to all obligor's Accounts at the request of any obligor(s), including disbursements from accounts to third parties.

I/We, jointly and severally, accept responsibility for all disbursements and/or transfers made pursuant to this Agreement. If applicable, I/we agree to pay the charges associated with the disbursements and/or transfers, which are described by the Association and authorize the Association to add the charges to the principal balance outstanding on my/our loan(s). I/We further understand that these fees may change from time to time. The Association will disclose fee lists upon request.

If disbursements or transfers are made to third parties, I/we acknowledge and agree that the Association shall have no duty to see that funds drawn by I/we or our agents are properly applied or used by such third party. The Association shall have no duty to see that funds drawn by any of us or our agents are properly applied or used. The rights of the Association hereunder shall not be changed or terminated by me/us or any of us (except by written notice to Association agreed to in writing by Association), which notice shall not affect transactions theretofore made.

The undersigned, as Borrower(s) on said loan(s), further agree(s) that the Association, as secured party, shall have a security interest in and pledge of all funds placed in said Account(s) and upon the proceeds thereof, until said loan(s) and all amounts due the Association thereunder are fully paid.

The undersigned hereby expressly grants to the Association a security interest and pledge in the Account(s) to secure the payment of the installment(s) or other indebtedness or obligations due on any loan(s) held by the Association, provided that each Debtor on the loan(s) related to this account(s) is a Debtor on the loan(s) to which said funds are to be applied and the undersigned hereby authorize the Association to apply such funds at its discretion when such delinquency or other default exists.

A form W -9 has been provided to the Association on the related loan(s).

I/we, on behalf of ourselves, our predecessors, successors, affiliates, and assigns, and, if applicable, our past, present, and future officers, directors, shareholders, interest holders, agents, employees, managers, representatives, assigns, and successors in interest, and all persons acting by, through, or in concert with them, and each of them, hereby release and discharge the Association and its predecessors, successors, participants, affiliates, and assigns and its and their past, present, and future officers, directors, shareholders, interest holders, agents, employees, managers, representatives, assigns, and successors in interest, and all persons acting by, through, or in concert with them, and each of them, from all claims, liabilities, demands, obligations, costs, attorneys' fees, actions and causes of action of every nature and character and description which I/we held or now hold, whether known or unknown, arising from or related to this authorization and any and all disbursements and transfers made thereto. If we have listed any designees below or have provided authorization to any persons on our behalf to request a disbursement or transfer. I (we) hereby indemnify and hold harmless the Association and its employees from any fault or responsibility for any fraud or misappropriated funding requested by or related to the designees. If I (we) have also selected verbal/phone as a format for which disbursements or transfers can be made, we hereby indemnify and hold harmless the Association and its employees from any fault or responsibility for any fraud or misappropriated funding requested verbally or by phone whether authorized or not.

Further, I/we agree to indemnify, defend and hold harmless Association from any claim or cause of action against Association arising out of or relating to any and all disbursements or transfers from the loan(s) made in reasonable reliance on the information contained in this authorization and agreement, including but not limited to causes of action by recipient(s) or beneficiary(ies) of the disbursements or transfers.

This Agreement is effective upon the date shown below, and except as provided below, shall remain in effect in perpetuity provided there are Account(s) open under these obligated parties and will apply to all modifications, replacements, substitutions, extensions, and renewals of any and all Account(s). This Agreement may, however, be revoked at any time by written notice signed by all Obligor(s) and delivered to the Association. I 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 on file with the Association.

I/We agree that the Association is authorized to terminate ABOL enrollment if loan is fully satisfied and terminate respective recurring payments (as applicable).

I/We agree that the Association is authorized to update banking information and ABOL access at the request of any obligor(s).

Security Personal Identification Number (PIN)

Please indicate the four (4) digit PIN you wish to use in order to authorize disbursements and/or electronic transfers. This PIN must be provided with any disbursement or transfer request.

Borrower PIN: _____. A forgotten PIN will not be provided over the phone by the Association staff. A new PIN must be requested by the main borrower and be documented in writing on the Change PIN Request Form.

Security Questions

1. Mother's Maiden Name _____
2. Favorite Sports Team _____

Transactions authorized for all parties under this agreement include but are not limited to, ACH (Automated Clearing House), Wires, Physical Checks, and Internal Electronic Funds Transfers.

In order to complete the setup of these capabilities, the Association requests the following information to facilitate the electronic transfer of funds to/from the customer(s) primary account. The Association allows up to two bank accounts to be utilized. Unless noted in the specific request, all bank transfers will be fulfilled via Automated Clearing House.

Bank 1 Name (Primary): _____

Bank Address: _____

Bank ABA/Transit Routing Number: _____

Bank Account Number: _____

Bank 2 Name (Optional): _____

Bank Address: _____

Bank ABA/Transit Routing Number: _____

Bank Account Number: _____

If a wire, in addition to the information provided above, we may also need the wiring instructions for any intermediary bank your depository bank utilizes in order to process a wire. Please request this information from your depository bank and attach to this form.

Please attach a copy of a check (and any wiring instructions) to match the banking information provided above. This is for verification purposes only.

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

(Funds requested via a non-verbal method will require verification of identity utilizing a call back procedure by the Association.)

Note: It is the borrower(s) responsibility to inform the Association of any change/update to these authorizations by completing an updated account authorization form.

Name	Verification Phone #	Position/Relation	Email Address
Name	Verification Phone #	Position/Relation	Email Address
Name	Verification Phone #	Position/Relation	Email Address

AgBanking Online (ABOL)

Requested Access Levels (Select each level individually)

Inquiry

Payments/Deposits

Account to Account Transfers**

Withdrawals**

If customer loan accounts are enrolled in PAID system, customer will be assigned ABOL inquiry only access.

**These access levels are subject to loan officer approval. Ag Banking Online Funds Transfer Authorizations & Limits Form is required.

By signing below, I (we) certify the above information is true and correct.

Borrower Legal Signature	Verification Phone #	Email Address	Date
Borrower Legal Signature	Verification Phone #	Email Address	Date
Borrower Legal Signature	Verification Phone #	Email Address	Date
Borrower Legal Signature	Verification Phone #	Email Address	Date
Borrower Legal Signature	Verification Phone #	Email Address	Date