



AgTrust, ACA

Farm Credit Bank of Texas ID: 1741110170

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

FastCash/PAID

Lender: AgTrust, FLCA and AgTrust, PCA

Borrower Name(s): _____

Loan #/Funds Held#/Advanced Conditional Payment #: _____

Electronic Funds Transfer Instructions Add Change Delete

Select ACH Service(s): PAID Fast Cash

Financial Institution: _____ Bank ABA Routing #: _____

Type of Account: Checking Savings

Name on Bank Account: _____ Bank Account #: _____

PAID

Effective Month/Year: _____

Note: payment will be drafted first three business days of each month

I/we have the right to stop payment of a debit by notification to my Depository three business days before is charged. After the account has been charged, I have the right to have 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.

Fast Cash

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

Name: _____ Position: _____

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 AgTrust, including its affiliates, assignees, successors and service providers].

1. Authorization. By signing this Authorization, you authorize us to initiate ACH debits from or ACH credits to your deposit account indicated above ("Deposit Account") in connection with the Loan Number indicated above ("Loan") and, if applicable, the Funds Held Account indicated above ("Funds Held Account").
2. Recurring Debit Entries. You authorize us to initiate recurring ACH debit entries ("Debit") from your Deposit Account each month in the amounts and on or after the dates indicated on your monthly statement to pay the Loan in accordance with the terms of your loan note.
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 note 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. Fees. You agree to pay any applicable fees or charges associated with Debits or Credits and authorize us to add the charges to the principal balance outstanding under your Loan or, if applicable, Funds Held Account. You further understand that these fees may change from time to time and that we will make available a revised fee schedule to reflect the changes in the fees.
7. If the Deposit Account indicated above was established for personal, family or household purposes, the following additional terms apply:
 - a. Varying Amounts. We will provide written notice if the amount of a Debit will vary from the amount authorized above.
 - b. Termination. You understand that you may terminate this Authorization or stop payment on the next Debit by contacting us at your local branch office or Headquarters (817.332.6565, 1612 Summit Ave, Suite 300, Fort Worth, TX 76102) at least three (3) business days before your next scheduled payment date as stated on your monthly statement. We may terminate this Authorization at any time and for any reason, including excessive returned payments. If you or we cancel this Authorization, you understand that you will be responsible for making your payments by another payment method. 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.
 - c. This Authorization shall remain in effect until the Loan is paid in full. [This Authorization may, however, be revoked by you at any time by written notice signed by all Borrower(s) and delivered to us at the office in which the Loan was made.] [You understand and agree that we may terminate this Authorization at any time by written notice sent to you at the address we have on file.]
8. If the Deposit Account indicated above was not established for personal, family or household purposes, the following additional terms apply:
 - a. 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.
 - b. You agree to be bound by the Nacha Operating Rules for all Debits and Credits.
 - c. This Authorization shall remain in effect until the Loan is paid in full. [This Authorization may, however, be revoked by you at any time by written notice signed by all Borrower(s) and delivered to us at the office in which the Loan was made.] [You understand and agree that we may terminate this Authorization at any time by written notice sent to you at the address we have on file.]
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 shown below.
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.

Authorized signer/liable party on loan

Printed Name

Date

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