



Authorization and Agreement for Deposits and Withdrawals (ACH Debits/Credits)
Ag Banking OnLine
Lender: AgTrust, ACA ("the Association")
Farm Credit Bank of Texas ID: 1741110170

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 Account as submitted here (the "Accounts") to/from my/our commercial bank account as submitted, (including any adjustments for entries made in error). This authorization applies only to transfers to and from the Bank and the Accounts specified. 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. If applicable, I/we expressly acknowledge the security procedures offered by Association in connection with Ag Banking OnLine 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 and/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. 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 of this submission, 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.