

## FastCash Electronic Funds Transfer Authorization and Agreement

Lender: \_\_\_\_\_  
\_\_\_\_\_ (the "Association")

Borrower Name(s): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
("Borrower(s)")

Credit Line - Loan Number: \_\_\_\_\_ Note Number: \_\_\_\_\_ \*

FastCash Personal Identification Number: \_\_\_\_\_

FastCash Authorization Identification Code: \_\_\_\_\_

### Electronic Funds Transfer Instructions:

Bank Name: \_\_\_\_\_

Bank ABA/Transit Routing Number: \_\_\_\_\_

Type of Account:   Checking (**attach voided check**) \_\_\_\_\_   Savings (**attach deposit slip**) \_\_\_\_\_

Account Number: \_\_\_\_\_

Account is in the name of: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

This is to certify that I/we authorize and direct the Association to make electronic transfer(s) of loan proceeds from my/our Credit Line with Association designated above and identified by the Loan Number ("Loan"). This authorization applies to the Loan, as the same may be modified, extended or renewed from time to time. This authorization applies only to transfers to the Bank and the Account specified above. Each transfer will be subject to Association having received prior verbal, written or telecopied instructions (as to amount and date of transfer) from any one of the Borrower(s) signing below, or any person authorized to make electronic transfers of loan proceeds on my/our behalf, whose names and positions appear below. All FastCash transfers under this Agreement are also subject to Association policies and procedures and the general terms and conditions of the Loan. I/we expressly acknowledge the security procedure offered by Association in connection with FastCash 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 funds transfers made pursuant to this Agreement. I/we agree to pay the charges associated with the electronic funds transfers which are described in the FastCash fee schedule provided 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 changes in the FastCash fees.

I/we acknowledge and agree that the Association will not be liable to me or us in the event that electronic funds transfers are not made: (i) if circumstances beyond the Association's control (such as fire, flood, or other natural catastrophe) prevent the transfer despite reasonable precautions that Association has taken; (ii) if through no fault of the Association, I/we do not have enough money in the Loan account to make the transfer; or (iii) if Association's terminal, communications link or system was not working properly and Association was unable to complete the transfer as a result. In such cases, Association will make every effort to transfer the funds by other means to me or us or otherwise make the funds available to me or us.

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, 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.

\* The Note Number field is optional



I/we hereby authorize the following additional person(s) to request electronic transfers on my/our behalf:

Name: \_\_\_\_\_

Position: \_\_\_\_\_

Name: \_\_\_\_\_

Position: \_\_\_\_\_

Signed this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_

\_\_\_\_\_  
(SEAL)

\_\_\_\_\_  
(SEAL)

\_\_\_\_\_  
(SEAL)

\_\_\_\_\_  
(SEAL)

\_\_\_\_\_  
(SEAL)

\_\_\_\_\_  
(SEAL)

\_\_\_\_\_  
(SEAL)

\_\_\_\_\_  
(SEAL)

\_\_\_\_\_  
(SEAL)

\_\_\_\_\_  
(SEAL)

**CONSENT OF GUARANTOR(S)**

The following Guarantor(s) has (have) unconditionally guaranteed the payment of the Loan to the Association pursuant to written guaranty agreement(s) dated \_\_\_\_\_ from the Guarantor(s) to Association. Guarantor(s) hereby acknowledge and consent to the electronic funds transfer(s) of Loan advances to the Bank and Account listed above in accordance with this Agreement.

\_\_\_\_\_  
Date

\_\_\_\_\_  
(L.S.)

\_\_\_\_\_  
(L.S.)

\_\_\_\_\_  
(L.S.)

**If transferring funds to a checking account, please attach a *voided check*.**

**If transferring funds to a savings account, please attach a *deposit slip*.**