

Save Time and Money...

with Ag Valley Co-op's automatic payment and deposit plan (ACH Program)

If you're looking for an easier, faster and more reliable way to both receive and make payments, then the Ag Valley's automatic payment and deposit plan is for you. Companies and the government use the ACH network to transmit money electronically each and every day, and now so can you. Our ACH program can be used for direct deposits or direct payments or both! For example, your grain settlements can be directly deposited into your bank account and/or the bills you designate are automatically paid from your account.

Here's why Ag Valley's ACH program can improve how we do business together:

- ACH is reliable, accurate, on time, safe and confidential.
- ACH gives you greater control over your finances and provides the record keeping you need.
- ACH simplifies your life by giving you peace of mind. Deposits and payments are made no matter where you are--no more worrying about remembering to pay a bill, or a payment being lost.

Here's how Ag Valley's ACH program can work for you:

1. Once you sign up for ACH Direct Payment or ACH Direct Deposit, you won't have to write a check for that payment again nor run to the bank to deposit a check for that settlement.
2. With ACH Direct Deposit, you will still receive a complete copy of your grain settlement, but your money will be automatically deposited in your account, normally within one (1) to two (2) business days after settlement. There is a \$150,000 limit per bank account per day. If your settlement puts you over this limit, you will receive the max. amount (\$150,000) within one to two business days, and then the remaining will come the day after that.
3. With ACH Direct Payment, while you will still receive a statement each month, your payment is automatically taken out of your bank account. Each Direct Payment is deducted from your account on the due date each month so it is easy to track.
4. If you have questions regarding a bill, you still have ample time to call and resolve your concerns.

Sign-up for ACH is easy: simply provide the information below, sign the form at the bottom, and return this page and a voided check (if applicable) to us.

AUTHORIZATION AGREEMENT FOR DIRECT PAYMENTS AND DEPOSITS

(Please type or print)

Customer Name: _____

Customer Email Address: _____

Name of Bank: _____

Bank City/State: _____

ABA/Routing #: * _____

Bank Account #: * _____

Account Type (Circle One): Checking Savings

ACH Type (Circle one or both, if applicable): Direct Payments Grain Direct Deposits

* You may attach a voided check or deposit slip in lieu of entering this information

The undersigned hereby authorizes Ag Valley Co-op ("Retailer") to initiate debit and/or credit entries to the bank account described above and to debit and/or credit the same to such account. The undersigned acknowledges that the origination of ACH transactions to its account must comply with the provisions of United States law. This authorization is to remain in full force and effect until the Retailer has received written notification from the undersigned of its termination in such time and in such manner as to afford the Retailer and the Bank a reasonable opportunity to act on it, which shall be no earlier than five (5) business days after the receipt of such notice by the Retailer. The undersigned understands that this authorization will terminate upon the Bank and/or the Retailer providing the undersigned with five (5) business days advance written notice of their desire to terminate this authorization.

Signature

Date

To be completed by Ag Valley Co-op

Customer Account ID: _____