

INTERNAL AUTOMATIC FUNDS TRANSFER AUTHORIZATION AGREEMENT

To: _____ ("Bank")
 The undersigned depositors ("Depositor," whether one or more) requests and authorizes the Bank to establish the Automatic Transfer(s) described below:

FROM: Checking Savings MMDA Other _____

Account Title (Both Names Required If Joint): _____ **Account Number:** _____

TO:	Type of Account:	Account Number:	In the Amount of:	Start Date:	End Date:
<input type="checkbox"/>	Checking		\$		
<input type="checkbox"/>	Savings		\$		
<input type="checkbox"/>	Money Market		\$		
<input type="checkbox"/>	Christmas Club		\$		
<input type="checkbox"/>	IRA*		\$		
<input type="checkbox"/>	Installment Loan		\$		
<input type="checkbox"/>	Mortgage Loan		\$		
<input type="checkbox"/>	Ag Loan		\$		
<input type="checkbox"/>	Other Loan		\$		
<input type="checkbox"/>	Transfer Other Than To Originator's Acct.	Name(s) on Account: _____			

*Unless otherwise notified, for purposes of allocating these deposits to a specific tax year, each such transfer shall be considered deposited to the Individual Retirement Account for the calendar year in which the transfer takes place.

Beginning with Start Date above, transfers should be made as shown below: (check one)

- Weekly _____
(Day of Week)
- Bi-Weekly _____
(Day of Week)
- Once A Month On _____
(Date each month)
- Twice A Month On _____ AND _____
(Date each month) (Date each month)
- Three Times A Month On _____ AND _____ AND _____
(Date each month) (Date each month) (Date each month)
- Quarterly _____
(Dates)
- Semi-Annually _____
(Dates)
- Annually _____
(Date each year)
- One Time Only _____
(Date)
- Other _____

Depositor agrees to maintain a sufficient account balance to cover the transfer(s) as specified in this authorization. Depositor agrees that if Depositor's account has insufficient collected funds on the agreed upon date from which to transfer the agreed upon amount, Bank may decide in its discretion to not transfer the funds, and, in the case of a loan payment, it will be Depositor's responsibility to make such payment when due. However, Depositor authorizes the Bank to make the transfer at its sole discretion even though the transfer may cause an overdraft to Depositor's account and Depositor agrees to pay any applicable fees. If the account is maintained in connection with an overdraft credit plan, any overdraft will be made in accordance with the agreement or rules governing that account rather than this Agreement. Depositor agrees that the Bank's rights regarding each such debit shall be the same as if it were a check drawn on the Bank and signed personally by Depositor.

This Agreement is new revised to change the terms of transfers revised to delete a transfer other: _____

Depositor agrees to the terms and conditions of this Agreement and the Additional Provisions on page 2.

Date: _____

_____ (SEAL) DEPOSITOR	_____ (SEAL) (Depositor)
_____ (SEAL) DEPOSITOR	_____ (Type of Organization)
_____ (SEAL) DEPOSITOR	_____ (State of Organization)
_____ (SEAL) DEPOSITOR	_____ (SEAL)

Address: _____ (SEAL)

_____ (SEAL)

(Customer Telephone Number) _____ (SEAL)

Received by the Bank _____ (SEAL)

ADDITIONAL PROVISIONS

Depositor understands and agrees that if the transfer is for the purpose of a loan payment which includes escrow amounts, and if there are changes in the escrow requirements, or if the loan payment amount changes for any reason, the Bank is authorized to change the transfer amount accordingly. If a change to the transfer amount occurs, the Bank will send notice of the modification to Depositor.

This Agreement will remain in effect until (1) revoked in writing by any one Depositor, and such notice is received by the Bank in such time to afford the Bank a reasonable opportunity to act on it, (2) it is terminated by the Bank, or (3) any loan that is being paid by a transfer subject to this Agreement is paid off. The Bank reserves the right to terminate this Agreement at any time in its sole discretion.

Depositor has the right to stop any transfer by notification to the Bank at such time as to afford the Bank a reasonable opportunity to act on it prior to the transfer of the amount from the account. Bank may charge Depositor a stop payment fee in connection with this service.

Depositor agrees to pay to the Bank the fees and charges normally associated with Depositor's deposit account including, but not limited to, overdraft charges, account maintenance fees, stop payment fees, and other miscellaneous service fees, as the Bank has previously disclosed to Depositor in the Bank's fee schedule, which may be amended from time to time.

The Bank will not be liable to Depositor for any loss or damage if the Bank fails to make the transfer if (1) the account contains insufficient collected funds, (2) mechanical, electronic or equipment failure prevent the transfer, (3) the acts of third parties prevent the transfer, (4) the money in Depositor's account is subject to legal process or other encumbrances restricting the transfer, (5) the transfer would go over the credit limit on Depositor's overdraft credit plan, if any, or (6) circumstances beyond the Bank's control prevent the transfer. In no event will the Bank be liable to any party, including Depositor, for indirect, incidental or consequential damages.

TERMINATION OF AGREEMENT The above Internal Automatic Funds Transfer Authorization Agreement is hereby terminated.		
<input type="checkbox"/> By Depositor Request	<input type="checkbox"/> Bank Terminates Agreement	
_____	_____	Date: _____
Signature of Depositor	Employee Signature	