

INTERCEPT

CORPORATION

Intercept Corporation
1700 42nd Street SW, Suite 2000
Fargo, ND 58103
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Intercept Corporation Automatic Debit and Credit Agreement for Electronic Funds Transfers

REF #021001

I hereby authorize on this ____ day of _____, _____,

(Company) and their agent, Intercept Corporation, to
initiate electronic debit and or credit entries to the bank account shown below for an
allotted amount. I understand that adjustment entries may be made to this account to
insure an accurate and balanced accounting (debits and credits must balance) of all
transactions. This authorization will remain in effect until;

- a. I notify my Bank and the above named Company in writing to terminate this
agreement and give the Bank and the above named Company reasonable time
to so terminate the agreement,
- b. The Bank and/or the above named Company have sent me five (5) business
days advance written notice of the Bank's and/or Company's termination of
this Agreement

I understand that any cancellation in writing will become effective no earlier than
5 (five) business days after the day the last transaction has cleared and there are no
outstanding balances to the account.

I UNDERSTAND THAT INTERCEPT CORPORATION PROVIDES ONLY
ITS SERVICES TO PROCESSOR AND COMPANY. ALL MONIES TO BE
TRANSFERRED AS CREDITS MUST BE COLLATERALLY FUNDED AND
ARE FULLY GUARANTEED BY COMPANY. IN THE EVENT COMPANY'S
FUNDING FOR A CREDIT IS RETURNED FOR ANY REASON AND INTERCEPT
HAS CREDITED MONIES TO MY ACCOUNT, I AUTHORIZE INTERCEPT
CORPORATION TO DEBIT MY ACCOUNT FOR THE AMOUNT OF THE
MONIES CREDITED.

Electronic Funds Transfer (15 U.S.C. § 1693): I hereby acknowledge receipt of
notice by the financial institution described herewithin of the undersigned's liability
for an unauthorized electronic fund transfer, duty to promptly report such unauthorized
transfers, charges for electronic fund transfers, the right to stop payment or pre-
authorized electronic fund transfers, procedure to initiate such stop payment order,
the right to receive documentation of electronic fund transfers, and the Bank's liability
pursuant to the Electronic Funds Transfer Act found at 15 U.S.C. § 1693, et al., and as
against Intercept Corporation, waives all rights thereunder.

Limitation of Action: The undersigned will have 60 days from the transaction date
to notify the above-referred-to Company, in writing, of any discrepancies, errors or
problems with a transaction processed. This will include but is not limited to, errors in
amounts, erroneous transactions, or other transactions processed. You can contact the

above-referred-to Company, but by doing so will not preserve your rights. In a letter, give the above-referred-to Company the following information;

- a. Company transaction was processed under with their Fed Tax ID Number.
- b. The name, account number and ABA number on the transaction in question.
- c. The dollar amount of the transaction in question.
- d. Describe the error and explain why you believe this is an error. If you need more information, describe the item you are unsure of.

The above-referred-to Company will tell you the results of our investigation within 30 days and will correct any error promptly. If the above-referred-to Company needs more time, we may take up to 45 days to investigate your complaint. For transfers initiated outside the United States or transfers resulting from point of sale or debit/access cards, the time periods for resolving errors will be 45 days and 90 days respectively.

Financial Institution Branch _____

City Phone Number _____

Please Print Your Name _____

Routing (ABA) Number _____

Account Number at Financial Institution _____

Account Type: Checking Savings

Authorized Signature _____ Date _____

Social Security Number _____

Attached to this authorization is a voided personal check for verification of all checking account information.