

## CONSUMER ACH AUTHORIZATION AND AGREEMENT

I acknowledge that the "Transfer Funds" feature allows me to electronically transfer funds via the Automated Clearing House ("ACH") between my eligible account(s) and my external account(s) at other financial institutions ("External Account(s)") once I have successfully registered my External Account(s). This includes:

- One-time on-demand transfers, which allow me to initiate multiple, non-recurring, individual transfers based on the transfer date and dollar amount that I request through the Transfer Funds feature of Online and Mobile Banking from time to time;
- Recurring transfers, which allow me to initiate recurring transfers of a set dollar amount at regular intervals that I have established through the Transfer Funds feature of Online and Mobile Banking; and/or
- Other ACH transfer features that Fruitful may make available.

Subject to the terms of the Transfer Funds feature and the terms of my other agreements with Fruitful, I hereby authorize Fruitful to initiate electronic credit/debit entries to my eligible Fruitful account(s) and each registered External Account indicated previously for (a) various amounts at varying times by making on-demand transfers pursuant to my instructions, and/or (b) fixed amount at the frequency I have selected by making recurring transfers pursuant to my instructions (a "Preauthorized Transfer"). If any transfer date falls on a weekend or bank holiday, I understand and agree that the transfer may be executed on the next business day, or as soon as reasonably possible at the discretion of Fruitful.

I hereby represent and warrant that I have all necessary right, power and authority to debit and credit my Fruitful account and any External Account(s) registered, and that all information or instructions that I provide to Fruitful in relation to any ACH transfer is complete and accurate. I agree that ACH transactions I authorize comply with all applicable law.

Should an incorrect amount be withdrawn from or deposited to my External Account(s) or my Fruitful account(s), I authorize Fruitful to correct the error by debiting/crediting my External Account(s) or my Fruitful account(s).

This authorization is to remain in full force and effect until Fruitful has received written notification from me of its termination in such a time and in such a manner as to afford Fruitful a reasonable opportunity to act on it. For Preauthorized Transfers, I understand that it is my responsibility to contact Fruitful to stop or cancel a Preauthorized Transfer at least three business days prior to the following scheduled payment. In either case, I will send my notice to: [bankops@fruitful.com](mailto:bankops@fruitful.com)

I acknowledge that the origination of ACH transactions must comply with the provisions of applicable law and the rules of the National Automated Clearing House Association (NACHA). I request the financial institution that holds my External Account(s) to honor all transfers initiated in accordance with this authorization form.

External Account Routing Number:

External Account Number:

I agree to print this ACH Authorization and retain a hard copy or save as an electronic copy.

[Customer signature collected electronically]

Customer:

Consent ID:

Date: