First National Bank

AUTOMATIC TRANSFER AUTHORIZATION

☐ Change ☐ Delete ☐ Set-up Starting Date: _____

Account Name to Transfer From (Debit): _____

Bank Number: _____

Account Number: _____

☐ Checking ☐ Savings

Account Name to Transfer To (Credit): _____

Bank Number: _____

Account Number: _____

☐ Checking ☐ Savings ☐ GHIP ☐ First Treasury ☐ IRA ☐ Loan Payments ☐ Other _____

ATTACH VOIDED CHECK FOR NON-FIRST NATIONAL BANK ACCOUNTS

Transfer Will Occur:

☐ Weekly	_____Fill in day of week, Mon-Fri	☐ Quarterly	_____Fill in month, Jan-Mar
☐ Monthly	_____Fill in day of month, 1-31		_____Fill in day of month, 1-31
☐ Semi-monthly	_____Fill in day of week, Mon-Fri	☐ Annually	_____Fill in month, Jan-Dec
	_____Fill in second day of month, 1-31		_____Fill in day of month, 1-31

AMOUNT OF TRANSFER $ _____

Fifteen (15) days advance notice needs to be given on any automated clearing house (ACH) transfer involving another financial institution in order to send pre-notification as required by NACHA regulations.

This authorization is to remain in full force and effect until First National Bank has received WRITTEN authorization of its termination or change, in such a time and manner as to afford a reasonable time to act upon it. Reasonable notice is considered: 5 business days advance notice for dollar amount, date changes or terminations; 15 business days for account number or bank changes for transactions involving another financial institution. First National Bank is not authorized to cancel an Automatic Transfer originated by another company (e.g., mortgage payments, insurance payments, etc.). It will be the customer's responsibility to notify the individual companies for cancellation.

I have received a copy of this authorization and agree to the terms herein.

Customer Signature _____ Date _____

Phone _____ Prepared by _____
First National Bank Employee

Electronic Funds Transfer Services
Disclosure for Preauthorized Transfers

This Agreement governs preauthorized electronic funds transfer services entered into with First National Bank. This includes, but is not limited, to the following automated clearing house (ACH) services: preauthorized credits (deposits to your Account) such as paychecks, retirement benefits, dividends, Social Security and other government payments; and preauthorized debits (payments from your Account) such as insurance company premiums, and installment loan payments to other financial institutions.

YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS

Tell us AT ONCE if your bank statement shows transfers that you did not make or authorize. Telephoning is the best way of keeping your possible losses down. If you do not tell us within 60 days after the statement was mailed to you, you may not get back money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

If you believe that someone has transferred or may transfer money from your account without your permission, telephone us at the number or write us at the address listed under IMPORTANT INFORMATION:

BANK'S LIABILITY

If we do not complete a transfer to or from our account on time, or in the correct amount according to our agreement with you, we will be liable for your losses. However, there are some exceptions. We will not be liable, for instance, if:

(a) through no fault of ours, your account does not contain enough money to make the transfer;
(b) the transfer would go over the credit line on your Credit Line account;
(c) circumstances beyond our control (such as fire, flood, or a mechanical or electrical failure) prevent the transfer and we have taken reasonable precautions to avoid these circumstances; or
(d) the money in your account is subject to legal process or other encumbrances restricting transfers;
(e) an authorized account holder reports an unauthorized transfer;
(f) there may be other exceptions stated in our agreement with you.