



Northern Bank

ACH EXTERNAL TRANSFER – CONSUMER ACH AUTHORIZATION AND AGREEMENT

I hereby authorize Northern Bank and Trust to initiate a withdrawal to the Funding Account indicated during the application workflow at the depository institution named within that process.

I hereby represent and warrant that I have all necessary right, power and authority to debit and credit the Funding Account(s) identified above, and that all information entered during the application process 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Should an incorrect amount be withdrawn from or deposited to my Funding Account or my Northern Bank and Trust account(s), I authorize Northern Bank and Trust to correct the error by debiting/crediting my External Account(s) or my Northern Bank and Trust account(s).

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 to honor all transfers initiated in accordance with this authorization form.

**I agree to print this ACH Authorization and retain a hard copy or electronic copy.*