



NACHA Agreement

ACH EXTERNAL TRANSFER – CONSUMER ACH AUTHORIZATION AND AGREEMENT

I hereby authorize FNB South 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 the necessary right, power and authority to debit and credit the Funding Account(s) identified above, and all that information entered during the application process is completed and accurate.

I agree that ACH transactions I authorize comply with all applicable law. Should an incorrect amount be withdrawn for or deposited to my Funding Account or my FNB South account(s), I authorize FNB South to correct the error by debiting/crediting my External Account(s) or my FNB South 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. By consenting to this NACHA agreement, customer also acknowledges agreement to overall consumer or business account terms and conditions, as provided at account opening or modification.

*I agree to maintain the ACH Authorization electronically or physically.