

Consumer ACH Authorization and Agreement

This Consumer ACH Authorization and Agreement ("Agreement") is the contract which covers your and our rights and responsibilities concerning the Consumer ACH Authorization offered to you by The Country Bank Of Needham ("Bank"). The words "we," "us," and "our" mean The Country Bank Of Needham. The word "account" means any one or more deposit accounts you have with the Bank.

By clicking the electronic signature "acceptance", Customer and any joint owners or authorized users, jointly and severally, agree to the terms and conditions in this Agreement, and any amendments.

I acknowledge that the "Transfer Funds" feature allows me to electronically transfer funds via the Automated Clearing House ("ACH") between my eligible Bank accounts and my external account(s) at other financial institutions.

I represent and warrant that ACH transactions I authorize comply with applicable law and NACHA rules.

This authorization remains in effect until written notice is received by:

The Country Bank Of Needham
Attn: Deposit Operations – Document Intake Department
15 W. South Temple, Ste. 300
Salt Lake City, UT 84101
Email: deposits@thecountrybankofneedham.com
Web: <https://www.thecountrybankofneedham.com>

Authorized Account Holder Signature: _____

Printed Name: _____

Title / Capacity: _____

Date: _____