



Automatic Transfer Authorization

In this authorization, the words "we," "our," or "us" mean Ozona National Bank and the words "you" or "your" mean the Account Holder(s). Text following a box which is not checked does not apply to this agreement. You authorize us to make the following transfer of funds:

From Debit Account:	To Credited Account:
Account / Loan #: _____	Account / Loan #: _____
Account Title: _____	Account Title: _____
Type of Account: <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Loan	Type of Account: <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Loan

We will make transfers on the following basis:

PERIODIC TRANSFERS

Amount to be Transferred \$ _____ Effective Date ____/____/____ Termination Date ____/____/____
Frequency: Weekly Monthly Other _____

MAINTENANCE TRANSFER OF FUNDS "Sweep"

You authorize us to charge your Debited Account when the account balance of your Credited Account falls below a minimum of \$ _____ and to transfer and deposit these funds in this account. The amount we can charge and transfer shall equal the amount necessary to raise your Credited Account balance to equal or exceed the minimum balance (if any). We will make all transfers in increments of \$ _____. You authorize us to charge your Debited Account \$ _____ for each Transfer.

INSUFFICIENT FUNDS TRANSFER

You authorize us to charge your Debited Account and to transfer and deposit money into your Credited Account to cover each overdraft on your Credited Account. We will make all transfers in increments of \$ _____. You authorize us to charge your Debited Account \$ _____ for each Transfer.

If a transfer date is a non-processing day for us then the transfer will be made on the first processing day (Before After) the scheduled transfer date.

By signing below, the undersigned agree(s) to all the terms and conditions of this Authorization.

Signature _____ Signature _____

Print Name(s) _____ Date ____/____/____

GENERALLY - The accounts listed above are covered by their individual terms and conditions, unless modified by this Authorization. If a transfer is made from a savings account, we reserve the right to require not less than 7 days written notice of withdrawal.

You agree to keep enough money in your Debited Account to cover the transfers you request by this Authorization. If your Debited Account balance is insufficient to cover the transfers you authorize, we may cancel this Authorization immediately without notice. We may use our rights and remedies under applicable law and our rules and regulations governing these types of accounts. These may include returning your checks or drafts unpaid and closing your account(s) by mailing a proper notice to you with a check or draft equal to the balance in the account.

You agree, in consideration of this service rendered by us, to indemnify (repay us for any loss) and hold us harmless (release us from any responsibility) from any liability or loss occurring due to the dishonor of any check or draft presented which results from any charge made or refused to be made by us under this Authorization. You agree to abide by our rules and regulations governing your account(s) as stated on your account agreement and as amended from time to time. We may take any security measures that we believe are necessary without notice to you.

LOAN PAYMENT AUTHORIZATION - If your Credited Account listed is a debt you owe us (e.g. a mortgage or installment loan), then you agree that we may continue to charge the Debited Account until the loan is paid or until you provide us with written notice of cancellation.

If your Debited Account does not have a sufficient balance on a day that a payment is to be debited, we may stop further efforts to debit your Debited Account and ask you for the payment and all subsequent payments until all payments under the loan are current. We will not use the availability of any credit line that you may have with us in determining whether your Debited Account has a sufficient balance. At our option and discretion, we may resume charging the Debited Account without further instruction from you once all payments are current. If we do not resume charging your Debited Account, we will notify you in writing that we have cancelled this Authorization. Cancellation of this Authorization does not excuse you from making timely payment under the terms of the loan.

AMENDMENTS AND TERMINATION - We will give you reasonable notice when we amend this Authorization. If this Authorization needs to be amended because of a change in State or Federal law, the change shall be effective immediately without notice. If no termination date is specified, this Authorization will remain in effect until terminated by any one of you. We may terminate this Authorization by giving you written notice. Any notice will be effective immediately when mailed or delivered by us. Notice to any one of you is notice to all of you.