



Once you complete the attached authorization form and sign, please return to your loan officer or mail to your local branch office. Don't forget to include a voided check or deposit ticket.



## What are your *AutoDraft* options?

- You can have your payment drafted from your checking or savings account.
- If your draft date should fall on a weekend or holiday, we'll draft your payment the next business day.
- You can make special principal payments along with your installment. We'll apply those payments to the principal balance of your loan.
- If you have an annual, semi-annual or quarterly payment, you can apply funds toward your payment each month through AutoDraft. We'll place those funds in your SmartFUNDS or Funds Held account. When your loan payment is due, we'll apply your Funds Held balance toward your loan payment.



## Looking to save *even more time?*

We know how busy you are, so we've created tools that will help you to manage your time and money.

### AccountAccess

You're burning the midnight oil paying bills and need a current account balance. No problem. With Farm Credit's online AccountAccess, you can have 24/7 access to all of your loan information. You can also view your statements, make payments and transfer funds any time of the day or night. Check it out at [mafc.com](http://mafc.com).

### AgriLine®

Because opportunity seldom waits, AgriLine® helps you seize the day by writing your own loan advance when you need it. Ask your loan officer how to set up your account.

### FastCash

Need money in a hurry? With just a phone call or a click of the mouse, FastCash can transfer funds from your line of credit loan into your personal or business checking account.

### SmartFUNDS or Funds Held

Earn an attractive rate of interest while keeping funds available for business needs.

### LoanLine

Toll-free, 24-hour telephone access to your Farm Credit loan information by simply dialing 1.877.LOANLINE (1.877.562.6546).

The information in this brochure is for general purposes. To find out more details, check out [mafc.com](http://mafc.com)



**MidAtlantic**  
*Farm Credit*

888.339.3334 | [mafc.com](http://mafc.com) | [info@mafc.com](mailto:info@mafc.com)



# Automated Bill Payment

*AutoDraft* service



**MidAtlantic**  
*Farm Credit*



## How are your AutoDraft payments handled?

- You'll see proof of your payment on your checking or savings account statement. Your AutoDraft payment will appear as an electronic debit on your statement.
- If there are not sufficient funds in your checking or savings account on your draft date, we will try to draft your account again within the next two business days. If there are still insufficient funds at that time, we will not draft your account for that payment again. Your bank, as well as Farm Credit, may charge an "Insufficient Funds" (NSF) fee in such cases.
- As an AutoDraft customer, you have the choice to receive an AutoDraft notice. However, if you ever need information about your loan, all you have to do is call or check your account through LoanLine or AccountAccess. We'll be glad to provide any information you need.

## What if you change your mind?

You can change your mind at any time. If you're unhappy with AutoDraft for any reason, we'll be glad to discontinue your service with just a few days' notice.

## How do you sign up for AutoDraft?

It's easy. Simply complete the attached authorization form and mail it to us with a voided check (if drafting from your checking account) or deposit ticket (if drafting from your savings).

We'll set up your AutoDraft service to begin on the month and day you indicate, and we'll notify your bank that we'll be initiating electronic debits to your account.

Before your AutoDraft service begins, we'll send you a confirmation of your start date, along with a copy of the authorization for your records.

## Then, all you have to do is sit back, relax and check off one more thing on your to-do list—forever!

AutoDraft accounts are available to qualified borrowers and are subject to the AutoDraft Terms of Agreement and the association's fee schedule.

# AutoDraft *terms of agreement*

**Holidays and Weekends.** If the draft date falls on a holiday or weekend, my/our financial institution account tied to AutoDraft (the "account") will be debited on the next business day.

**Insufficient Funds.** If the debit entries I/we authorize are returned for insufficient funds or otherwise dishonored, I/we will promptly send to Association the total payment due plus any charges resulting from the insufficient funds, e.g. late charges, default interest, etc.

**Discontinuation of Billing Statement.** I/We may not receive a billing statement or AutoDraft Notice, as applicable, while using the AutoDraft service unless I/we have a variable rate loan not subject to Regulation Z.

### Notification of Changes in the Draft Amount.

If I/we have a variable rate loan not subject to Regulation Z, I/we acknowledge that

- (1) the amount of my/our installment may change from time to time,
- (2) my/our billing statement or AutoDraft Notice, as applicable, will serve as adequate advance notice of the amount to be debited from my/our account (plus any additional amounts I/we have authorized),
- (3) the amount that will be debited from my/our account on the draft date is the installment amount (principal and/or interest), if applicable, and any additional amounts I/we have authorized, and
- (4) my/our account will be debited on the day of the month I/we have authorized or the next business day.

If I/we have a variable rate loan subject to Regulation Z or an adjustable rate loan, I/we acknowledge that

- (1) the amount of my/our installment may change from time to time,

(2) my/our Rate Change Disclosure Notice or Notice of Interest Rate Change will serve as adequate advance notice of the amount to be debited from my/our account (plus any additional amounts I/we have authorized),

(3) the "New Scheduled Payment" or "New Payment Amount" shown on each Rate Change Disclosure Notice or Notice of Interest Rate Change is the amount that will be debited from my/our account on the next draft date (plus any additional amounts I/we have authorized), and

(4) my/our account will be debited on the day of the month I/we have authorized or the next business day.

**Items Not Drafted.** Any late charges, taxes, fees, past due amounts, prepayment penalties, property insurance payments, and my/our maturity installment will not be drafted. It is my/our responsibility to pay these amounts in accordance with the terms of the loan and security documents.

**Fees.** I/We agree to pay the fees associated with the AutoDraft service which are described in the Association Fee Schedule and authorize Association to add the fees to the principal balance of my/our loan. These fees may change from time to time and Association will make available a revised fee schedule to reflect changes in AutoDraft fees.

**Termination.** Association reserves the right to refuse or terminate AutoDraft services. This agreement is to remain in effect until Association terminates it or receives written notification of its termination and has sufficient time to act on it.

**Amendment.** Association reserves the right to amend the Terms of Agreement from time to time and will, upon amendment, provide a copy to you. Any amendments are binding.

*Please complete the information and sign on right panel.*

# AutoDraft

## Authorization and Terms of Agreement

I/We authorize MidAtlantic Farm Credit, ACA (the "Association") and the financial institution listed below to initiate electronic debit entries and, if necessary, credit entries and adjustments for any debit entries in error to my/our checking or savings account listed below.

CUSTOMER INFORMATION		
NAME(S)		
ADDRESS		
CITY	STATE	ZIP
LOAN NUMBER	NOTE NUMBER	
BANK INFORMATION		
NAME OF FINANCIAL INSTITUTION		
ACCOUNT TO BE DRAFTED	<input type="checkbox"/> CHECKING (ATTACH VOIDED CHECK) <input type="checkbox"/> SAVINGS (ATTACH DEPOSIT TICKET)	
TRANSIT/ABA # (The nine-digit number between the two colons on the bottom of your check)		
ACCOUNT #		
NAME(S) ON ACCOUNT		
DRAFT PREFERENCES		
AMOUNT	<input type="checkbox"/> LOAN INSTALLMENT <input type="checkbox"/> FUNDS HELD AMOUNT \$ _____ <input type="checkbox"/> ADDITIONAL PRINCIPAL AMOUNT: \$ _____	
DAY OF MONTH TO DRAFT YOUR ACCOUNT <input type="checkbox"/> 1ST <input type="checkbox"/> 5TH <input type="checkbox"/> 10TH <input type="checkbox"/> 15TH		
ADDITIONAL PRINCIPAL WILL BE DRAFTED WITH YOUR LOAN INSTALLMENT. IF YOU WANT ONLY ADDITIONAL PRINCIPAL AND/OR FUNDS HELD TO BE DRAFTED (AND NOT YOUR LOAN INSTALLMENT), A MONTHLY DRAFT IS REQUIRED.		
MONTH TO BEGIN DRAFT		

Please note that we do not draft late charges, taxes, fees, past due amounts, prepayment penalties, property insurance payments, or final maturity payments.

Please read the AutoDraft Terms of Agreement on the left panel.

All parties to the loan and all persons having authority over the checking or savings account to be debited sign below.

_____ Signature	_____ Date
_____ Signature	_____ Date
_____ Signature	_____ Date

Please attach a sheet if additional signatures are required.

If checking account is to be drafted, please attach a voided check. If savings account, attach a deposit ticket.