

**AUTHORIZATION AGREEMENT FOR DIRECT PAYMENTS
(ACH DEBITS)**

By checking "I agree to the authorization agreement for direct payment (ACH Debits)", you authorize Independent Bank to initiate debit entries for the amount(s) specified, to the checking or savings account(s) you indicate, at the depository financial institution(s) you indicate, and to debit such specified amount(s) to such checking or savings account(s). You agree that the origination of ACH transactions to your checking or savings account(s) must comply with the laws of the United States of America.

You represent and warrant that you are legally authorized to use the bank account(s) that you have specified on Independent Bank's SwiftPay service.