

ACH External Transfer - Consumer ACH Authorization and Agreement

I acknowledge that the External Transfer feature allows me to electronically transfer funds via the automated clearing house ("ACH") between my eligible Citizens Bank and Trust accounts and my External Account(s) at other financial institutions, once I have successfully registered my External Account(s). This includes:

- one-time on-demand transfers, which allow me to initiate multiple, non-recurring, individual transfers based on the transfer date and dollar amount that I request through the Transfer Funds feature of Online Banking from time to time; and/or
- recurring transfers, which allow me to initiate recurring transfers of a set dollar amount at regular intervals that I have established through the Transfer Funds feature of Online Banking.

Subject to the terms of the External Transfer feature, including the terms of my Online and Mobile Agreement with Citizens Bank and Trust, I hereby authorize Citizens Bank and Trust to initiate deposits and/or withdrawals to/from my eligible Citizens Bank and Trust accounts and each registered External Account(s) and to deposit and/or withdraw to and from such accounts for (a) various amounts at varying times by making on-demand transfers pursuant to my instructions, and/or (b) for a fixed amount at the frequency I have selected by making recurring transfers pursuant to my instructions. If any transfer date falls on a weekend or holiday, I understand and agree that the transfer may be executed on the next business day.

I hereby represent and warrant that I have all necessary right, power and authority to debit and credit the registered External Account(s). I agree that ACH transactions I authorize comply with all applicable law.

Should an incorrect amount be withdrawn from or deposited to my registered External Account(s) or my Citizens Bank and Trust account(s), I authorize Citizens Bank and Trust to correct the error by debiting/crediting my External Account(s) or my Citizens Bank and Trust account(s). This authorization is to remain in full force and effect until Citizens Bank and Trust has received written notification from me of its termination in such time and in such manner as to afford Citizens Bank and Trust a reasonable opportunity to act on it. I will send my notice to Citizens Bank and Trust, Attention: Customer Service 57910 Main Street, Plaquemine, LA 70764. Citizens Bank and Trust reserves the right to revoke this privilege at any time if deemed necessary.

Any modifications to my authorization (e.g., addition of certain outside banks) must be made through Online Banking. 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.