



33 Bannock Street
Malad City, ID 83252
800-657-1020

IRELAND BANK ELECTRONIC TRANSFER AUTHORIZATION AGREEMENT (ACH DEBITS)

Direct Payment via ACH is the transfer of funds from a consumer account for the purpose of funding my (our) new account relationship with Ireland Bank. I (we) authorize **IRELAND BANK ("COMPANY")** to electronically debit my (our) account (and, if necessary, electronically credit my (our) account to correct erroneous debits).

I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. law. I (we) certify that I (we) are an authorized user of this bank account and will not dispute this scheduled transaction with my bank; so long as the transaction(s) correspond to the terms indicated on the funding page of my (our) new account application.

I (we) understand that this authorization will remain in full force and effect until I (we) notify **COMPANY** in writing at **ATTN: OPERATIONS SERVICE CENTER, PO BOX 186 MALAD CITY, ID 83252** that I (we) wish to revoke this authorization. I (we) understand that **COMPANY** requires at least **SEVEN (7) BUSINESS DAYS PRIOR TO THE PROPOSED EFFECTIVE DATE OF THE TERMINATION OF AUTHORIZATION** to cancel this authorization.