

BRANCH BANKING & TRUST

AUTHORIZATION AGREEMENT FOR PRE-ARRANGED PAYMENTS (DEBITS)

CHECKING _____ SAVINGS _____

I (we) hereby authorize LITTLE & YOUNG, INC., hereinafter called COMPANY, to initiate debit entries to my (our) account indicated below and the financial institution indicated below, hereinafter called the DEPOSITORY, to debit the same to such account on the 1st business day of each month. I (we) hereby understand that this authorization will remain in full force and effect until I (or either of us) notify the COMPANY and the DEPOSITORY in writing that this service is no longer desired, allowing both COMPANY and the DEPOSITORY reasonable time to act on such notification.

I (we) also understand that if corrections in the debit amounts are necessary, it may involve an adjustment (credit or debit) to my (our) account. I (we) have the right to stop payment of a debit entry by notifying the DEPOSITORY prior to the account being charged. If an erroneous debit entry is charged to my (our) account, I (we) have the right to have the amount of such entry credited to the account by the DEPOSITORY, if, within 15 calendar days following the date on which DEPOSITORY sent me (us) a statement of account or a written notice of such entry or 45 days after posting, whichever occurs first, I (we) give the DEPOSITORY a written notice identifying such entry, stating that it is in error and requesting credit back to my (our) account.

DEPOSITORY NAME & BRANCH, IF ANY

CITY AND STATE

BANK TRANSIT/ABA# _____

BANK ACCOUNT # _____

NAME (S) _____
Print or type

Print or type

SIGNATURES _____

DATE _____

CUSTOMER ID# _____