

ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURES

The Association has available to its Customers certain processes for the electronic transfer of funds to an account(s) of Customer from third parties, and from an account of Customer to third parties specified by Customer. Pursuant to your request the Association may make available to you such processes as the Association shall from time to time make available to Customers for the electronic transfer of funds to and from the account of Customer.

Parts One and Four of this Electronic Funds Transfer Agreement and Disclosures (the "Agreement") contain terms and conditions that apply to all Customers who use the electronic transfer processes described therein. Part Two of this Agreement contains additional terms and conditions that apply only to a) consumers and b) entities that will use these processes to transfer funds to or from an account established primarily for personal, family, or household purposes. Part Three of this Agreement contains additional terms and conditions that apply to those non-consumer electronic transfers that are not subject to Part Two of this Agreement.

PART ONE. GENERAL PROVISIONS

Loan Documents. As a Customer of the Association you have, or may have from time to time, a loan(s) with the Association, the terms and conditions of which are set out in certain loan documents evidencing and securing such loan(s), which documents may include a Promissory Note/Loan Agreement, an Addendum thereto, a Basic Membership and Lending Relationship Agreement, or Promissory Note/Loan Agreement Additional Provisions. This Agreement, and the lending relationship between Customer and Association, shall be and remain subject to the terms and conditions of the above mentioned loan documents except to the extent specifically provided herein to the contrary.

Electronic Loan Disbursement. The Association (either directly or through AgriBank, FCB) will, upon request of any Customer, from time to time, electronically transfer funds to an account identified from time to time, or to an account of some other person or entity identified from time to time. Any amount disbursed by the Association will be charged as a disbursement from Customer(s) loan(s) with the Association. Customer(s) must repay all such disbursements in accordance with the terms and conditions of the Promissory Note/Loan Agreement and other loan documents. Notwithstanding anything contained herein to the contrary, the Association shall have no obligation to electronically disburse any funds to Customer, or at the request of Customer or an authorized representative of Customer, if such disbursement would result in any indebtedness of Customer being in excess of the Association's approved line of credit to Customer.

Preauthorized Transactions. The Association will, at your request from time to time, electronically transfer funds from your account at another financial institution to your account(s) at the Association. **By entering into this Agreement you hereby preauthorize the transfer of funds from your account(s) at other financial institutions as specified in Part Four of this Agreement.** To initiate such a transfer, you must provide the Association with specific transfer information and information regarding the account each time that you request a specific transfer.

Association Procedures. The Association may make available to you a process in which you may request transactions in writing, by telephone or through use of the Internet. Association procedures incorporate security measures to minimize the risk of unauthorized transactions and require the use of a password and/or personal identification number (collectively "Code") by Customer. Such procedures may limit the days upon which electronic disbursements are available, and may establish certain time periods during such days during which such disbursements are available. Generally, transactions will settle on the first business day following when the transaction is initiated; transactions initiated after 3:00 p.m. (Central Time), or not on a business day, will be settled on the second business day following the day the transaction is initiated. Transactions solely involving the transfer of funds between accounts at the Association will be effective on the date the transaction occurs. Transactions scheduled to occur on a future date will be effective on that date if that is a business day, if it is not a business day it will occur on the following business day. The Association may use any means it considers suitable for the transmission of electronic funds, including an automated clearinghouse system.

Contacting your Association. If you believe your Code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, or if you need to contact your Association regarding any other transaction, call or write to the Association at the following:

1-800-968-0061

or write: GreenStone Farm Credit Services
Attn: Accounting Department
P.O. BOX 22067
Lansing, MI 48909

Email: info@greenstonefcs.com

Business Days. For purposes of these disclosures, our business days are Monday through Friday. Holidays are not included.

Transaction Types and Limitations. Account access. You may use your Code to:

- (i) Make a payment to your loan(s) from another account
- (ii) Disburse proceeds of your eligible FCS account to a destination of your choice
- (iii) Transfer amounts between your accounts at the Association
- (iv) Modify or terminate any of the above transactions

Limitations on Frequency or Dollar Amount of Transactions. At this time there are no limitations on the frequency of transactions and no transaction dollar amount limitation, except that a transaction, or series of transactions, cannot exceed the amount of available commitment on your loan(s) as determined in accordance with the records of the Association.

Fees. At this time there is no separate charge for use of Association electronic funds transfer processes.

Cancellation of Services. We may cancel this Agreement and your use of the electronic funds transfer services of the Association, if:

- (1) You breach this Agreement or any other agreement with us, including any terms of the loan documents mentioned above.
- (2) We have reason to believe that there has been an unauthorized use of your Code.
- (3) We notify Customer or any other person on your loan account that we have canceled or will cancel this Agreement. You can cancel this Agreement by notifying us in writing.

This service will be cancelled the first business day after we receive your written notice. Canceling this Agreement will not affect your or our rights and responsibilities under this Agreement for transactions begun before the Agreement is cancelled.

PART TWO. CONSUMER ELECTRONIC TRANSFERS

Consumer Liability.

You should tell us AT ONCE if you believe your Code has been lost, stolen or misused. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your line of credit. If you tell us within 2 business days, you can lose no more than \$50 if someone used your Code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your Code, and we can prove we could have stopped someone from using your Code without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transactions that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Confidentiality. We will not disclose information to third parties about your account or the transactions you make unless:

- (i) Doing so is necessary to complete your transfers or transactions, or
- (ii) Doing so is necessary in order for us to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- (iii) Doing so is necessary in order for us to comply with government agency or court orders, or
- (iv) You give us your written permission.

By signing the Agreement, each Customer authorizes the Association to take the above actions and consents to the Association making the above disclosures.

DOCUMENTATION: Preauthorized Credits. If you have arranged to have payments made to your account at least once every 60 days from the same person or company, you can call us at the above contact number to find out whether or not the payment has been made.

Periodic Statements. You will get a monthly account statement after your first use of these electronic funds transfer processes.

PREAUTHORIZED PAYMENTS: Right to Stop Payment and Procedure for Doing So. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. To stop a payment call or write us at the above contact number or address in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. At this time we will not charge you for a stop payment order you give.

Liability for Failure to Stop Payment of Preauthorized Transfer. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability. If we do not complete a transaction on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money available in your loan account to complete the transaction.
- (2) If the transaction would cause you to exceed the credit limit on your loan account.
- (3) If the system was not working properly and you knew about the breakdown when you started the transaction.
- (4) If circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions that we have taken.
- (5) Any other exceptions to which we have agreed in writing.

Error Resolution Notice. In case of errors or questions about your electronic transactions, call or write to us at the above contact number and address as soon as you can, if you think your statement is wrong or if you need more information about a transaction listed on the statement. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and loan number.
- (2) Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this and you are a Consumer, or the transaction involves a consumer account, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

PART THREE. NON-CONSUMER ELECTRONIC TRANSFERS

ACH and Wire Transfers. For fund transfers that are not subject to the Electronic Funds Transfer Act or Regulation E of the Federal Reserve Board, this Agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which the Association has its principal place of business. If the Customer requests the Association to originate a fund transfer for which Fedwire is used, and the Customer identifies by name and number a beneficiary financial institution, an intermediary financial institution, or a beneficiary, the Association and every receiving or beneficiary financial institution may rely on the identifying number to make payment. The Association may rely on the number even if it identifies a financial institution, person, or account other than the one named.

If the Association receives by wire or ACH a credit to an account the Customer has with the Association, the Association is not required to give the Customer any notice of the payment order or credit.

Unauthorized Transactions. The Customer is liable for all losses relating to unauthorized transactions, which do not result solely from the negligence or intentional misconduct of the Association.

Notice of Receipt of Funds. Unless the Association has otherwise agreed in writing, the Association will notify the Customer of funds credited to the Customer's account through the account statement covering the period in which the funds were credited. The Association is under no obligation to provide the Customer with any additional notice or receipt.

Reliance on Identification Numbers. If a transfer instruction from the Customer describes the person to receive payment inconsistently by name and account number, the Association may make payment on the basis of the account number even if the account number identifies a person different from the named person. If a transfer instruction from the Customer describes a participating financial institution inconsistently by name and identification number, the Association may rely upon the identification number as the proper identification of the financial institution.

Duty to Report Unauthorized and Erroneous Fund Transfers. The Customer agrees to exercise ordinary care to determine whether a fund transfer from the Customer's account was either erroneous or not authorized. The Customer further agrees to notify the Association of the facts within a reasonable time, not exceeding 30 days after the earlier of the date the Customer receives notice of the funds transfer or the date the Customer's account is debited. The Customer will be precluded from asserting that the Association is not entitled to retain payment unless the Customer objects to payment within the 30-day period.

Erroneous Payment Orders. The Association has no obligation to detect errors in payment orders (for example, an erroneous instruction to pay a beneficiary not intended by the Customer, or an erroneous transmission of a duplicate payment order previously sent by the Customer). Should the Association detect an error on one or more occasions, it shall not be construed as obligating the Association to detect errors in any future payment orders.

PART FOUR. ELECTRONIC TRANSFERS OF FUNDS

This Part of the Agreement authorizes the Association to make those electronic transfers of funds as described herein:

Disbursements from your Farm Credit account. By checking this box, each of the undersigned Customers hereby direct the Association (either directly or indirectly through AgriBank, FCB) to electronically transfer funds, from time to time, in accordance with Association procedures, out of available Customer loan proceeds and or other Farm Credit accounts identified from time to time by Customer **into** (credit) the following Customer accounts:

Payments to your Farm Credit account. By checking this box, each of the undersigned Customers hereby direct the Association (either directly or indirectly through AgriBank, FCB) to electronically transfer funds, from time to time, in accordance with Association procedures, to credit those Association loans and or other Farm Credit accounts identified from time to time by Customer **from** (debit) the following Customer accounts:

If the payment box has been checked, the Customer must attach a voided check for this account or provide some other evidence of account ownership that is acceptable to the Association.

If the Customer wants to authorize the Association, in accordance with the terms of this Agreement, to initiate debit entries to Customer accounts in addition to those specified herein and credit the Association accounts identified from time to time by the Customer, the Customer must execute an Addendum to this Agreement to provide the Association with the authorization and information on the additional account(s).

Customer Information (please print)
7 Digit Customer Number:
Print Customer Name:
Codeword:
E-Mail Address:
<input type="checkbox"/> Send me an e-mail when my transaction(s) have been set up.

By signing this Agreement, each of the undersigned Customers agrees that the terms and conditions hereof apply to all Loans each Customer has with the Association that have been identified by the Association under that primary Customer's Number that is set out above.

Signature(s)
X FCS Customer Signature Date
X FCS Customer Signature Date

Each of the undersigned Customers acknowledge and agree that the direction to the Association in Part Four of this Agreement to initiate debit entries to those Customer accounts specified therein applies only to those Customer accounts as to which all of the owners thereof have signed this Agreement. Each of the undersigned Customers further acknowledge and agree that if not all of such Customer account owners have signed this Agreement, the Customers must provide the Association with such signed consent by all the owners of the Customer accounts, in a form deemed acceptable to the Association, before the Association shall follow such direction.

Required Information for Deposit Account No. 1
Owner(s) of Deposit Account:
9 Digit Transit Routing Number:
Checking or Savings Account Number:
Type of Account: (Select one) <input type="checkbox"/> Checking Account <input type="checkbox"/> Savings Account
Financial Institution Name, City & State:
X Signature Depository Account Owner Date
X Signature Depository Account Owner Date

Required Information for Deposit Account No. 2
Owner(s) of Deposit Account:
9 Digit Transit Routing Number:
Checking or Savings Account Number:
Type of Account: (Select one) <input type="checkbox"/> Checking Account <input type="checkbox"/> Savings Account
Financial Institution Name, City & State:
X Signature Depository Account Owner Date
X Signature Depository Account Owner Date