



AUTHORIZATION AGREEMENT FOR AUTOMATED CLEARING HOUSE
("ACH") DEBITS (AUTOMATIC PAYMENT)

Payee: M&T Bank

1. As used in this Authorization:

A. "I", "me", "my" or "mine" mean or refer to each and every person signing this Authorization.

B. "My deposit account" means ___ Checking ___ Savings Account Number _____ at my Depository Bank.

C. "My Depository Bank" means the depository financial institution where my deposit account is held:
(Please attach a void check or deposit slip if encoded with your bank and account number)

Bank ABA No. _____ Bank Name: _____

Branch: _____ Address: _____

City: _____ State: _____ Zip Code: _____

D. "My loan" means the loan which I obtained from M&T Bank on or about the date of this Authorization.

2. I authorize M&T Bank to initiate a debit entry ordering my Depository Bank to deduct my loan payment automatically from my deposit account each time a payment becomes due, without giving me any further notice. These dates are set forth in my Retail Installment Sales Contract.

3. I authorize my Depository Bank to debit such loan payments from my deposit account upon receipt of each debit entry from M&T Bank. I understand that my Depository Bank must be a member of the National Automated Clearing House Association ("NACHA"). Amounts deducted will be shown on my deposit account statement.

4. I understand that banks and ACH operators such as NACHA are entitled to rely on account and bank numbers as given by me and that I will be liable for any losses incurred by any person if I have given the wrong account number for my account or the wrong bank number (encoded on the front of my check) for my Depository Bank, and if as a result the wrong person's account should be debited for my loan payment. I HAVE CHECKED THE ACCOUNT NUMBER AND THE BANK NUMBER WITH EXTRAORDINARY CARE. I am responsible for any item fee to my loan account. I understand that the amount of any item fee will not exceed the maximum amount permitted by law.

6. M&T Bank may at any time and for any reason end this authorization or change the terms of this authorization after giving me reasonable notice.

7. This authorization will remain in full force and effect until M&T Bank and my Depository Bank have received written notification from me of its termination in such time and in such manner as to afford M&T Bank and my Depository Bank each a reasonable opportunity to act on it prior to charging my account. After my deposit account has been charged, I have the right to have the amount of an erroneous debit (for example, if my loan had been fully paid, or if by mistake a duplicate debit entry were transmitted) promptly credited to my deposit account by my Depository Bank, provided I send written notice of such erroneous debit entry to my Depository Bank within 15 days following issuance of the deposit account statement.



Explanation of Amounts to be Billed

<p>Installment Loans (Auto, RV, Marine, and Personal Loans or Contracts) (excludes all lines of credit)</p>	<p>For an Installment Loan, M&T will debit an amount no greater than the regular periodic payment amount disclosed in my account agreement or contract even if Unpaid Charges or Past Due Amounts are owed and billed; these payments will be deducted on the due date as outlined in my account agreement or contract. Payments of Unpaid Charges or Past Due Amounts must be made separately to keep the account current. However, if Past Due Amounts are owed at the time of debiting, my payment may be applied to that Past Due Amount instead of the current amount due. If the final payment of my account, including Unpaid Charges and Past Due Amounts, is equal to or less than the regular periodic payment amount, then the final payment will be debited and applied to all amounts owed. If my account is paid ahead or my payment due date is greater than 60 days from the date of my current statement, M&T may not debit any amount until my next payment is due. I can continue to make payments through other means during this time, though it may advance my payment due date which will advance the next date of debiting. By setting up ACH on my Installment Loan, I understand that I will not receive monthly paper statements. Electronic Statements are available via M&T Online Banking. I understand that I must enroll with M&T Online Banking separately from this agreement.</p>
<p>Home Equity Line of Credit</p>	<p>For a Home Equity Line of Credit, M&T will debit the Amount Billed during the current statement period plus any Unpaid Charges and any Over Credit Limit Amount; these payments will be deducted on the due date as outlined in my account agreement or contract. M&T will not debit any Past Due Amounts; payments of Past Due Amounts should be made separately.</p>
<p>Overdraft Line of Credit</p>	<p>For an Overdraft Line of Credit, M&T will debit the minimum payment as described in my account agreement and my monthly statements. This amount shall include the overlimit amount,</p>