

ACH Authorization Agreement

This ACH Authorization Agreement ("Agreement") governs the terms and conditions under which a customer ("Account Holder") authorizes West Davis Rural Water Corporation ("WDRWC") to initiate debit entries to the Account Holder's bank account through the Automated Clearing House (ACH) network.

By signing this Agreement, the Account Holder authorizes WDRWC to electronically debit (withdraw) funds from the Account Holder's designated checking or savings account, maintained at a United States financial institution, through the ACH network.

The Account Holder is responsible for immediately notifying WDRWC of any changes to their account information to avoid failed transactions.

The Account Holder agrees to maintain sufficient funds in their account to cover ACH debits on the scheduled transaction dates. Insufficient funds may result in returned transactions, bank fees, and possible termination of ACH privileges.

- Ensure that sufficient funds are available for scheduled transactions.
- Review account statements regularly to confirm the accuracy of ACH entries.
- Notify WDRWC immediately of any errors, disputes, or unauthorized transactions.
- Update account information as needed and provide required documentation upon request.

This authorization remains in effect until Account Holder revokes it in writing or as otherwise agreed with WDRWC. The Account Holder may revoke this authorization at any time by providing written notice to WDRWC, allowing a reasonable period (typically three business days) for WDRWC to process the revocation.

If the authorization is revoked or terminated, WDRWC will cease all future ACH transactions, except where required by law or to correct errors.

WDRWC also reserves the right to terminate this Agreement and suspend ACH transaction privileges if the Account Holder fails to maintain sufficient funds, submits inaccurate information, or otherwise breaches the terms of this Agreement.

WDRWC may charge fees for ACH transactions, including but not limited to:

- Returned payment fees (for insufficient funds, closed accounts, or stopped payments)
- Transaction processing fees, if applicable
- Other service fees as disclosed in advance

All fees will be communicated to the Account Holder prior to implementation or as required by law.

This Agreement is governed by the laws of the state and by applicable federal regulations, including but not limited to the Electronic Fund Transfer Act and NACHA Operating Rules.

Account Holder Name: _____ Bank Name: _____

Bank Routing Number: _____ Account Number: _____

Account Type: Checking or Savings

I hereby authorize West Davis Rural Water Corporation to initiate ACH debit entries to my account for the purposes described in this agreement. This authorization shall remain in effect until I provide written notice of revocation as outlined above.

Signature: _____

Date: _____

WDRWC Account# _____

Name on WDRWC Account _____

Received by: _____