

COMMERCIAL LOAN - AUTHORIZATION FOR AUTOMATIC PAYMENT

In this **Authorization for Automatic Payment** ("**Authorization**"), the words "**we**," "**us**," and "**our**" mean **Zions Bancorporation, N.A.**, doing business through its Divisions under the trade names Amegy Bank, California Bank & Trust, National Bank of Arizona, Nevada State Bank, Vectra Bank Colorado and Zions Bank ("**Lender**") and the Lender's successors, assigns, agents and service providers. The words "**you**" and "**your**" mean the Depositor signing below.

Borrower Name: _____ ("**Borrower**")

Loan Account #: _____ (the "**Loan**")

Owner of Deposit Account to Debit: _____ ("**Depositor**")

"**Deposit Account**" if held at Lender. Lender's Division Name: _____

_____ Checking Account: Routing # _____ Account # _____

_____ Savings Account: Routing # _____ Account # _____

* This Authorization must be received by Lender's Enterprise Loan Operations Dept. thirty (30) business days before the first debit.

"**Deposit Account**" if held at another bank. Bank Name: _____

If the Deposit Account is not held at Lender, Borrower and Depositor represent and warrant that the Deposit Account is not a consumer account held for personal, family or household purposes. Initials _____

_____ Checking Account: Routing # _____ Account # _____

_____ Savings Account: Routing # _____ Account # _____

* This Authorization must be received by Lender's Enterprise Loan Operations Dept. thirty (30) business days before the first expected debit.

"**Debit Amount**" shall be in the following total amount for each debit:

1. the payment amount due on the Loan for the related due date; **plus**
2. the following stated "**Additional Principal Amount**", if any: \$ _____.

AUTHORIZATION FOR LOAN PAYMENTS AND FEES. Depositor hereby requests and authorizes us to debit the above Deposit Account in the above Debit Amount, and to apply that debited amount to the above Loan. **Depositor further authorizes Lender to debit the Deposit Account for any fee or charge payable under the Loan.**

TIMING OF DEBITS. Debits will occur on each due date specified in the Loan documents. The first automatic debit payment will occur on the next due date following setup by Lender, subject to the timing requirements specified above. Amounts payable prior to the setup of this Authorization and amounts payable after the Loan maturity date until the time of any agreed Loan renewal will not be debited pursuant to this Authorization and must be paid separately. This Authorization is applicable only to the Loan specified above.

AUTHORIZATION TO CORRECT ERRORS AND MODIFY PAYMENTS. In the event that we make an error in processing a debit, you authorize us to correct the error by initiating a credit or debit to the Deposit Account. You authorize us to verify the Deposit Account and other information you have provided to us. If you make an error in providing us with such information, you authorize us to correct the error.

REINITIATING A REJECTED DEBIT. Unless otherwise limited by law, if an automatic debit is rejected, you authorize us to re-initiate the debit up to two additional times. **You agree that we are under no obligation to re-initiate any rejected debit.**

TERMINATION AND REVOCATION. Borrower and Depositor agree that this Authorization is for their convenience, and any payment returned unpaid may be an act of default under the Loan and may also result in Lender cancelling this Authorization. This Authorization will terminate upon the maturity date of the Loan. If Lender agrees to a renewal of the Loan, this Authorization shall also be considered renewed and continue in full force for future debits. Lender's willingness to renew this Authorization upon renewal of the Loan does not constitute an agreement to renew the Loan.

Lender may terminate this Authorization at any time upon notice to Borrower. At any time and for any reason Borrower or Depositor may voluntarily terminate this Authorization by written notice to Lender. Notice termination by Borrower or Depositor must be received by Lender not less than 30 days prior to the next payment due date to avoid the next scheduled payment being automatically debited from the Deposit Account. Terminating this Authorization does not affect the Borrower's obligation to repay amounts due under the Loan.

MISCELLANEOUS. Depositor represents and warrants that Depositor is an authorized signer on the Deposit Account. Borrower and Depositor understand that this Authorization is subject to applicable law and, to the extent applicable, ACH network rules.

BORROWER AND DEPOSITOR AGREE TO THE TERMS ABOVE AND ACKNOWLEDGE RECEIVING A COPY OF THIS AUTHORIZATION.

Authorized Signature for Borrower (and for Depositor if the same entity or person as Borrower):

By _____ Print Signer's Name: _____

Title: _____ Date: _____

Authorized Signature for Depositor (if not the same entity or person as Borrower):

By _____ Print Signer's Name: _____

Title: _____ Date: _____

Please image with closing documents and attach via Credit LEAD. New or updated requests submit change via MIT request.