



## AUTHORIZATION AGREEMENT FOR DIRECT ACH DEBITS AND CREDITS

Customer \_\_\_\_\_ RJO Account # \_\_\_\_\_

By signing this Authorization Agreement for Direct ACH Debits and Credits (the "Agreement"), I (We) hereby authorize R.J. O'Brien & Associates, LLC ("RJO") to initiate corporate CCD debit or credit entries upon my (our) request via Automated Clearing House (ACH) to or from my (our) Bank Account held at the depository financial institution named below (the "Depository"). I (We) authorize RJO to debit the account from time to time to satisfy any "Margin Call" or other deficit due from me (us) in the RJO Account referenced above in accordance with the RJO Account Agreement. I (We) acknowledge that the origination of ACH transactions to my (our) account by RJO must comply with the provisions of U.S. law. I (We) further acknowledge that the amount of all debits executed pursuant to this authorization may vary, but each debit shall equal the amount of the then due "Margin Call" or other deficit (as determined under the RJO Account Agreement) plus any applicable fees. I (We) agree and acknowledge that ACH transactions under this authorization may be used only for amounts less than or equal to \$100,000 provided; however, that if market conditions dictate, RJO reserves the right to (i) allow for ACH's greater than \$100,000 or (ii) request that Margin Calls be made by means other than ACH, such as Federal Wire.

ACH Instructions:

Depository Name \_\_\_\_\_ Branch \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Account Name \_\_\_\_\_ Account Type:  Checking  Savings \_\_\_\_\_

Routing # \_\_\_\_\_ Account # \_\_\_\_\_

**Please indicate if this is a new Agreement or a change of a previous Agreement:**

**NEW** \_\_\_\_\_

**CHANGE** \_\_\_\_\_ (By marking this as a change of an existing Agreement, I hereby give notice to terminate use of any previously given ACH instructions and authorize RJO to use the ACH instructions herein from the date of this Agreement until its termination.)

This authorization is to remain in full force and effect until RJO has received written notification from me (or either of us) of its termination at the address and facsimile number listed below in such time and manner as to afford RJO and Depository a reasonable opportunity to act on such notification. I (We) understand that if I (we) revoke this authorization or fail to maintain sufficient credit in the account to complete the ACH transaction, RJO may choose to immediately close the RJO Account.

I (We) release RJO and its affiliates, agents and representatives from all liability for their compliance with these instructions.

I (We) understand that any fund transfer via an ACH system under this authorization is subject to the rules of the National Automated Clearing House Association applicable to the ACH system. It is not subject to the rules of the Electronic Funds Transfer Act, Regulation E issued by the Board of Governors of the Federal Reserve, Uniform Commercial Code Article 4A or Illinois Compiled Statute Chapter 205, Article 616.

All notices to RJO shall be in writing and directed to the following address and facsimile number: R.J. O'Brien & Associates, LLC, 222 South Riverside Plaza, Suite 900, Chicago, Illinois 60606; facsimile number: (312) 373-5227. Notice shall be deemed as made when the original mailed notice is received by RJO, or when receipt of a facsimile transmission is acknowledged by RJO.

Customer Name \_\_\_\_\_

ID or SSN \_\_\_\_\_

Customer Signature \_\_\_\_\_ Date \_\_\_\_\_

Title (if applicable) \_\_\_\_\_