

BRADCO'S ELECTRONIC FUNDS TRANSFER (EFT) SYSTEM

Bradco's Electronic Funds System is an electronic banking system authorized by you, the customer to enable invoices to be paid automatically on the respective due date. By authorizing Bradco to route an electronic draft to your designated bank account, you are assured of prompt and proper crediting of the payment. You are also guaranteed that invoices will not be paid before their due date. As a participant, you no longer have to write checks. Payments are automatically made when items are due.

BENEFITS OF BRADCO'S EFT SYSTEM

- ALL INVOICES ARE PAID AUTOMATICALLY ON THEIR RESPECTIVE DUE DATE.
- YOUR ARE ASSURED PAYMENTS WILL BE PROMPTLY AND ACCURATELY APPLIED TO YOUR ACCOUNT.
- EFT ELIMINATES DEPENDENCY ON THE POSTAL SYSTEM TO DELIVER YOUR PAYMENT BY ITS DUE DATE.
- EFT REDUCES YOUR ADMINISTRATIVE COST SUCH AS POSTAGE, CLERICAL TIME, EXCESS PAPER, ETC...
- YOUR AVAILABLE CREDIT WILL PROMPTLY ADJUSTED BY EACH DRAFT, ALLOWING UNINTERRUPTED PURCHASED OF PRODUCTS.

HOW BRADCO'S EFT SYSTEM WORKS

- BRADCO'S EFT CUSTOMERS WILL CONTINUE TO RECEIVE INVOICES AS USUAL.
- AN EFT NOTICE, IDENTIFYING THE ITEMS BEING DRAFTED WILL BE PROVIDED TO YOU AT LEAST 4 DAYS PRIOR TO THE TRANSACTION DATE.
- INVOICES DUE ON WEEKENDS OR HOLIDAYS WILL BE DRAFTED ON THE NEXT BANKING DAY.
- INSUFFICIENT FUNDS CAN CAUSE A DRAFT TO BE RETURNED AND WILL BE HANDLED IN THE SAME MANNER AS A RETURNED CHECK.

*****COMPLETE AND RETURN THE ENCLOSED EFT AGREEMENT ALONG WITH A VOIDED CHECK ON YOUR AUTHORIZED BANK TO:**

BRADCO, INC.
PHONE: 928-524-3976

P.O. BOX 997

HOLBROOK, AZ. 86025
FAX: 928-524-6895

BRADCO, INC.
FUNDS AUTHORIZATION AGREEMENT

CUSTOMER NAME: _____ BRADCO ACCT # _____

STREET ADDRESS _____ CITY/STATE _____

ZIP CODE: _____ CONTACT: _____

PHONE #: _____ FAX#: _____

_____ (Customer) hereby authorizes Bradco, Inc. to initiate debit and credit entries to Customer's checking account indicated below and further authorized the depositor institution named below to debit or credit such entries to the customer's account:

BANK NAME: _____ BANK CONTACT: _____

STREET ADDRESS: _____ PHONE #: _____

CITY: _____ STATE: _____ ZIP: _____

This agreement may be terminated by Customer or Bradco, Inc. upon fifteen (15) days written notice to the other party. Termination shall in no way effect debit or credit entries initiated prior to actual receipt of notice of termination. A change of bank account requires a new funds transfer authorization agreement and thirty (30) days notice to Bradco, Inc.

All credit and other terms and provisions between Customer and Bradco, Inc. remain in effect.

Authorized this _____ day of _____ 20 _____.

Customer: _____

By: _____

Title: _____

(please attach a voided check from your bank account)

Bradco, Inc.
P.O. Box 997
Holbrook, AZ. 86025