



Welcome to The Andersons' direct deposit (ACH) program, a simple, secure way to receive your remittance dollars. We appreciate your business and hope that this program provides you with convenience and value.

Below are some frequently asked questions (FAQs) about our ACH program.

➤ **How do I enroll?**

Complete the attached authorization form and mail, fax or e-mail it to The Andersons as noted below. It is that simple. **If the deposit is being directed to a checking account, please be sure to attach a voided check to ensure accuracy.** You can choose to discontinue participation at any time by simply notifying us in writing.

➤ **Where does my banking information go? Is it secure?**

Your direct deposit application and authorization form should be sent only to The Andersons as noted below. Access to your bank information is restricted to select personnel at The Andersons.

Mail To:

The Andersons, Inc
Attn: MDG/SAP COB-113
1947 Briarfield Blvd
PO Box 119
Maumee, OH 43537

e-mail PDF documents to:

LegacyVendor@andersonsinc.com

FAX: 419-891-6513

➤ **For Grain Accounts**

• **Will the appearance of my grain settlements change?**

Our settlements have not changed and will continue to be mailed to the primary business address on your account. They will not include the paper check that you are accustomed to. **Multi-party payment (typical of a crop lien situation) must continue to be paid by check.**

• **Will my settlement day change?**

No. The program is designed to work in concert with The Andersons location's weekly settlement process. Settlements will continue to process on the same day of the week that they do today. Check with your location if you are unsure of your specified settlement day.

• **If I sign up, how frequently can I check my deliveries and contract balances?**

Your Andersons grain account can be monitored daily on GRAINweb®, if available. To register for access, simply go to www.andersonsgrain.com and click on the "Login/Register" link to sign up. Access is normally available within 24 hours.

➤ **When are funds deposited?**

• **For Non-Grain Accounts**

An ACH is initiated near the end of the business day based on the payment terms of your invoice. ACH funds are normally available in your bank account the next business day.

• **For Grain Accounts**

An ACH is initiated near the end of the business day on which the settlement is processed. ACH funds are normally available in your bank account the next business day.



AUTHORIZATION FOR ACH PAYMENT (DIRECT DEPOSIT)

NAME ON ACCOUNT: _____

ANDERSONS ACCOUNT NUMBER (if applicable): _____

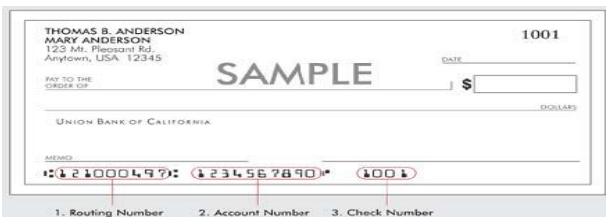
Undersigned agrees to the ACH credit method for payment of all proceeds payable. The Andersons, Inc. will initiate such payments by ACH credit to the client's bank account per the instructions specified below or initiate offsetting entries for the purpose of correction.

I hereby authorize the Andersons to initiate automatic deposits to my account at the financial institution named below. I also authorize The Andersons to make withdrawals from this account in the event a credit entry was made in error.

BANK INFORMATION

Financial Institution Name: _____

Address: _____



Routing Number (9-digits): _____

Bank Account Number: _____

Type of Account (Please check one): Checking Account: _____ Savings Account: _____

If you elect checking, please include a copy of a voided check..

CONTACT INFORMATION

Name: _____

Phone: _____

E-Mail _____

Provide e-mail address if you wish to receive electronic ACH notification.

By signing below, I agree that the bank listed above can provide information about the account listed above to a representative of The Andersons, Inc. I further represent that I am authorized to sign this agreement on behalf of the person or entity listed above. This authorization shall remain in effect unless and until revoked in writing by an authorized representative of client and until The Andersons, Inc. have received such notice and have had reasonable time to act upon such notice.

Signature: _____ Date: _____

Signature (joint)*: _____ Date: _____

****All joint accounts must be signed and dated by all applicable parties.***

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