



ELECTRONIC FUNDS TRANSFER (EFT) AUTHORIZATION AGREEMENT

PART I: REASON FOR SUBMISSION

- New EFT Submission
- Change to current EFT enrollment (e.g. account or bank changes)
- Cancel existing EFT enrollment

PART II: PAYEE INFORMATION

Payee Name or Legal Business Name (hereinafter referred to as "Payee")

Payee Street Address

Payee City	Payee State	Payee Postal Code	ANDE Account # or Account Rep (if known)
------------	-------------	-------------------	--

PART III: PAYEE CONTACT PERSON

Contact Person's Name	Contact Person's Telephone Number
-----------------------	-----------------------------------

PART IV: PAYEE FINANCIAL INSTITUTION INFORMATION

Financial Institution Name

Financial Institution's Street Address

Financial Institution City	Financial Institution State	Financial Institution Postal Code
Financial Institution Routing Number _____	Financial Institution Account Number	Type of Account (check one): <input type="checkbox"/> Checking Account <input type="checkbox"/> Savings Account

Note: A copy of a voided check or bank letter must be provided with this form

PART V: REMITTANCE INFORMATION

Please indicate whether you would like to receive remittance information via email:

- Yes, please send remittance information by email to this email address: _____
- No, do not send remittance information by email

Note: Paper settlements will continue to be mailed regardless of the option selected above

SIGNATURE LINE

Signature	Date
-----------	------

Payee agrees to the ACH credit method (direct deposit) for payment of all proceeds payable. The Andersons ("Payor") will initiate such payments to the Payee's bank account per the instructions specified herein or initiate offsetting debt entries for the purpose of correction.



Return completed form with a copy of a voided check or bank letter containing account information to The Andersons only as noted below. Access to Payee bank information is restricted to select personnel at The Andersons.

Via Mail:

The Andersons Inc
Attn: MDG, COB-218
1947 Briarfield Blvd
PO Box 119
Maumee, OH 43537

Via Email:

MasterData@andersonsinc.com

Via Fax:

(419) 482-5303

ADDITIONAL INFORMATION

Payor will continue to send proceeds by direct deposit to the Financial Institution indicated above until: (a) notified by Payee that Payee wishes to change the Financial Institution receiving the direct deposit, (b) Payor and Payee agree to payments via Check, or (c) Payor is notified that a lien is in place which requires payment by Check, which is typical in most crop lien situations. If Payee's Financial Institution information changes, Payee agrees to submit to Payor an updated EFT Authorization Agreement.

Bank Information Confirmation:

Banking information must be confirmed verbally over the phone with a representative from The Andersons. Three confirmation attempts will be made over a fourteen-day period. If these attempts are unsuccessful, the EFT application will be destroyed and must be resubmitted, if desired.

Grain Settlements:

Grain settlement processes and timing will remain the same. Paper settlements will continue to be mailed to the primary business address on your account. These mailings will include settlement information but will not include the paper check to which you are accustomed.

Timing of Deposits:

Funds transfer is initiated near the end of the day on which the settlement is processed. Funds are often available in your bank account the next business day; specific timing may vary based on your Financial Institution.

Deliveries & Contract Balances:

Your Andersons Grain account can be monitored daily on GRAINweb® where 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.