



ELECTRONIC FUNDS TRANSFER AUTHORIZATION

By this Electronic Funds Transfer Authorization ("Authorization") dated _____, 20__ ("Effective Date"), _____ hereinafter called ("Customer"), located at _____ does hereby authorize W.H. Breshears, Inc., ("WHB, INC") to initiate debit and/or credit entries to CUSTOMER's bank account number _____ ("Account") at the depository named below, hereinafter called "Depository", which in turn shall debit and/or credit the same to such account. These debit and/or credit entries may be either in the form of a paper draft or electronic debit.

DEPOSITORY:

INSTITUTION NAME: _____
ABA#: _____
BRANCH: _____
STREET ADDRESS: _____
CITY/STATE/ZIP: _____
PHONE NUMBER: _____

WHB, INC is hereby authorized as a convenience to CUSTOMER, to debit and/or credit the account for drafts by WHB, INC's banking agent, currently WELLS FARGO BANK with WHB, INC. as payee, provided there are sufficient collected funds in the Account to pay the same upon presentation. This Authorization will remain in effect until revoked by CUSTOMER in writing, however; CUSTOMER agrees to honor all drafts, and fully protect WHB, INC until WHB, INC, has acknowledged receipt of the written notice revoking this Authorization.

This Authorization allows WHB, INC, to debit and/or credit to the Account at frequent intervals for varying amounts. It is acknowledged and accepted that: (1) WHB, INC may debit CUSTOMER's on or before the date due defined by the terms of any agreements setting forth CUSTOMER's incurring obligation to WHB, INC; (2) **There will be a \$50.00 charge for each draft returned unpaid by CUSTOMER's depository up to three occurrences;** If within a twelve (12) month period CUSTOMER exceeds three returned drafts CUSTOMER understands the charge will increase to \$75.00. Repayment for any returned drafts will be in the form of a fully negotiable check. Additionally, each day the debt has not been funded to cover a returned draft, CUSTOMER will be charged the standard interest rate of 24% per annum calculated at a daily rate. In the event a debit is shown to have been made erroneously, WHB, INC agrees to correct such error immediately.

By signing the Authorization, CUSTOMER in no way relinquishes any legal right to dispute any item. In the event a debit and/or credit is shown to have been made erroneously applied, WHB, INC agrees to correct such error immediately. The authority given to WHB, INC under this Authorization shall remain in full force and effect until WHB, INC and Depository have received written notification from CUSTOMER of its termination and with such time and in such a manner as to afford WHB, INC a reasonable opportunity to act upon the notice.

CUSTOMER

DATE

AUTHORIZED SIGNATORY (PLEASE PRINT)

AUTHORIZED SIGNATORY

TITLE

FAX NUMBER FOR EFT NOTICES

NOTE: PLEASE ATTACH A VOIDED CHECK FOR YOUR ACCOUNT REFERENCED ABOVE.
MAIL TO: 720 B STREET MODESTO, CA 95354 OR FAX TO 209-522-2406 - ATTN: CONTROLLER