



ACH AUTHORIZATION AGREEMENT

Account Title _____

Account Number, if assigned _____

By signing this ACH Authorization Agreement (the “**Agreement**”), the undersigned client(s) (“**Client**”) hereby establishes a standing authorization to the extent Client holds an account with R.J. O'Brien & Associates, LLC (“**RJO**”) or StoneX Financial Inc. (“**StoneX**”) that will allow RJO or StoneX, as applicable, to request electronic funds transfers between the bank account indicated below (the “**Bank Account**”) and the applicable account held with RJO or StoneX (the “**FCM Account**”). RJO and StoneX individually and collectively may hereinafter be referred to as the “**FCM**.”

Client hereby authorizes RJO or StoneX, as applicable, to initiate corporate CCD or consumer PPD electronic entries, as specifically identified below and as appropriate based on the customer, upon request or as otherwise provided herein via Automated Clearing House (“**ACH**”) to and/or from the Bank Account held at the depository financial institution named below (the “**Depository**”).

Electronic Transfer Type (Select One):

☐ **Credit Entries Only**

Client hereby authorizes credit entries for the purpose of receiving funds to the Bank Account. This authorization does not permit any debit transactions. Notwithstanding the foregoing, in the event of a credit entry error, the FCM is authorized to initiate appropriate correcting credit entries, and the Client consents to such adjustments.

☐ **Both Debit and Credit Entries**

Client hereby authorizes credit entries for the purpose of receiving funds and deposits to the Bank Account. In addition, Client also hereby authorizes RJO or StoneX, as applicable, to debit the Bank Account from time to time to satisfy any margin call or other deficit in the Client's FCM Account in accordance with Client's account agreement with RJO and/or StoneX (the “**Account Agreement**”). Client further acknowledges 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 plus any applicable fees. Client hereby agrees and acknowledges that ACH transactions under this Agreement may be used only for amounts less than or equal to \$100,000 provided; however, that if market conditions dictate, RJO or StoneX 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. Client understands that if Client revokes this authorization, fails to maintain sufficient credit in the account to complete the ACH transaction, or disputes any debit executed pursuant hereto, RJO or StoneX may, in its sole discretion, choose to immediately close the FCM Account.

Client further understands and acknowledges that all transactions initiated pursuant to this authorization are non-consumer debits, are 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 debits made pursuant to this authorization are governed exclusively by the rules of the National Automated Clearing House Association applicable to the ACH system.

ACH Instructions:

Bank Name _____ Branch _____

City _____ State _____ ZIP _____

Bank Account Title _____

Bank Routing Number _____ Checking Account Number _____

Client represents and warrants that Client is the owner of the above Bank Account and will provide RJO or StoneX with any such information RJO or StoneX may require to validate the Bank 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, Client hereby gives notice to terminate use of any previously given ACH instructions and authorizes RJO or StoneX 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 or StoneX has received written notification from Client of its termination at the address and facsimile number listed below in such time and manner as to afford RJO or StoneX and Depository a reasonable opportunity to act on such notification.



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Client hereby releases RJO, StoneX and its and their affiliates, agents and representatives from all liability for their compliance with these instructions. Client acknowledges that the origination of ACH transactions hereunder must comply with the provisions of U.S. law.

All notices to FCM shall be in writing and directed as follows:

Mail: R.J. O'Brien & Associates, LLC, 222 South Riverside Plaza, Suite 1200, Chicago, Illinois 60606
Facsimile number: (312) 373-5227
Email: ClientServices@rjobrien.com

Notice shall be deemed as made when the original mailed notice is received by FCM, or when receipt of a facsimile or email is acknowledged by FCM.

Client Signature _____ Tax ID _____

Print Client Name _____ Date _____

Joint Party Signature (if applicable) _____ Print Joint Party Name _____

Date _____