



Automatic Payments will make your life *easier!*

You can have your loan payments automatically deducted from your checking or savings account at no cost to you.

Here are the Benefits:

- Protect yourself from mail fraud, and save time and money, as you won't need to write a check, use a stamp, or leave your payment in your mailbox.
- Your payment will always be on time.
- You can view your transactions and payment history on Online Banking 24/7.

Enrolling is simple. Complete the information below and return the form to any Bremer bank location, mail to Bremer Service Center MN-001-23M1, PO Box 1000, Lake Elmo, MN 55042, or fax to 651-734-4214.

Automatic Payment Authorization
<p>Borrower Information:</p> <ul style="list-style-type: none"> • Name: _____ • Address: _____ • Phone: _____
<p>Specify below Deposit Account Information for the account from which you would like the payment debited (the "Deposit Account"):</p> <ul style="list-style-type: none"> • Deposit Account Type (check one): <input type="checkbox"/> Checking <input type="checkbox"/> Savings <ul style="list-style-type: none"> ○ Account Number: _____ ○ Name on Account: _____ ○ Bank Name: _____ ○ Bank Routing Number: _____
<p>Specify Loan Details (the "Loan"):</p> <ul style="list-style-type: none"> • Loan Number: _____
<p>Specify Payment Details:</p> <ul style="list-style-type: none"> • Payment Type (check one) <ul style="list-style-type: none"> <input type="checkbox"/> Regular Payment Only (as indicated on your billing statement) <input type="checkbox"/> Regular Payment with Extra to Principal* \$_____ (specify extra to principal) <ul style="list-style-type: none"> * This automatic payment type will include the regular payment plus the specified amount of extra principal. • Day of Month* (MORTGAGE LOANS ONLY): _____ <ul style="list-style-type: none"> * Enter day of month between the 1st and 15th of the month. If no day is selected, the automatic payment will default to the 1st of the month.

By signing below, you authorize Bremer Bank to set up your Loan with automatic payments and to debit your Deposit Account and pay your Loan as directed above. You understand and agree to the terms and conditions on page 1 through the bottom of page 2 of this Authorization and that you are an authorized signer on the Deposit Account referenced above. **If your payment is scheduled to be made on a Sunday or holiday, you authorize Bremer Bank to debit your payment on the next business day.** You acknowledge that you will retain a copy of this Authorization for your records.

Deposit Account Holder Signature: _____

Date: _____

Automatic Payment Authorization

In this Automatic Payment Authorization (“Authorization”), the words “you” and “your” refer to the customer(s) who sign the Authorization; the term Deposit Account refers to the checking or savings account authorized in the Authorization; the words “we,” “us” or “our” refer to Bremer Bank.

Automatic payment processing setup: You agree to continue making monthly payments on the due date established under your Loan documents until your automatic payments begin. You agree that Bremer Bank may continue to charge the Deposit Account until the loan is paid or you notify Bremer Bank to cancel this Authorization. You understand that Bremer Bank may deny your request for automatic payments if your Deposit Account is not current or in good standing. This Authorization will remain in effect until the Loan referenced above is paid in full or until you notify Bremer Bank to cancel it in such time as to afford Bremer Bank a reasonable opportunity to act on it.

Final loan payoff: Bremer Bank will not debit your Deposit Account for your final Loan payment. You are responsible for making your final Loan payment by other means. You understand that if you intend to pay off your Loan early, you are responsible for canceling your automatic payments and must notify Bremer Bank at least three (3) business days in advance of the payoff.

Insufficient Funds: If your Deposit Account with us does not have sufficient funds on a day that a payment is to be debited, Bremer Bank has the right, at its option and sole discretion, to take the payment(s) when the funds become available or to stop further efforts to debit your Deposit Account. Bremer Bank will not use the availability of a separate line of credit or account that you may have with us in determining if your Deposit Account has sufficient balance to make your Loan payment, even if you have set up the separate line of credit and/or linked account to provide overdraft protection. If Bremer Bank is ultimately unable to withdraw your automatic payment, you understand that you are responsible for making a payment through other means in order to remain current on the Loan.

Payment Allocation: If your payment amount changes for any reason, such as a mortgage loan with an escrow account or for rate relief under the Servicemembers Civil Relief Act, Bremer Bank will adjust the automatic payment amount accordingly. The additional payment amount to be applied to the principal balance as specified on page 1 of this Authorization will not be modified unless you request it in a new Automatic Payment Authorization.

Termination: We may terminate this Authorization by giving you written notice at your last known address we have on file. Termination of this Authorization does not excuse you from making timely payments under the terms of the Loan. At our option and discretion, Bremer Bank may terminate your automatic payments for any of the following reasons, among others:

- The Deposit Account is closed, frozen or invalid.
- We are unable to complete the automatic payment withdrawal.
- Funds are not available after multiple automatic payment withdrawal attempts.
- If the borrower or co-borrower on the loan files for bankruptcy protection.

Amendment: We reserve the right to amend this Authorization at any time. We will give you reasonable notice of amendments in writing or by any other method permitted by law. If this Authorization needs to be amended because of a change in State or Federal law, the change shall be effective immediately without notice. If we notify you that the terms of this Authorization have changed, and you continue to automatically pay your Loan after the effective date of the amendment, you agree to the amendment.

Limitation of Liability: You agree to hold Bremer Bank harmless from any liability or loss incurred due to the cancellation of your automatic payments by Bremer Bank under this Authorization.

Biweekly, Semi-monthly and Partial Payments: Biweekly payments, Semi-monthly payments or any payment amount that does not satisfy a full periodic payment cannot be authorized via this Authorization. For mortgage loans, any amount less than the amount due on the billing statement is a partial payment; partial payments are held as unapplied funds until a full payment is received.

To cancel this automatic transfer of funds you must notify Bremer Bank at least three (3) business days before the transfer is scheduled to occur by contacting a local Bremer Bank, calling 800-908-2265, or writing to Bremer Service Center 8555 Eagle Point Boulevard, PO Box 1000, Lake Elmo, MN 55042. You understand that if you choose to cancel automatic payments or if Bremer Bank cancels automatic payments, you are responsible for making regular payments through other means according to the terms of your loan agreement.

If you have any questions regarding this form, please contact us at 800-908-2265.

NOTICE TO BANKRUPT CLIENT: Bremer Bank acknowledges that if you received a discharge and you did not reaffirm this loan during your bankruptcy, your personal obligation to repay this debt has been discharged. Bremer Bank is not attempting to collect a debt from you personally.