

ONE-TIME ONLINE PAYMENT AUTHORIZATION

You authorize **Georgia Banking Company** (together with its successors, assigns, agents and service providers, "we" "our" or "us") as of the date of your electronic signature, to electronically debit via the ACH network or card networks the account specified above (together with any substitute bank account you or your financial institution may later provide, the "Account") in U.S. Dollars in the amount and on or soon after the payment date set forth above. In the event that we make an error in processing an electronic debit, you authorize us to correct the error by initiating an electronic credit or debit to the Account in the amount of such error on or after the date such error occurs. You authorize us to verify the payment and Account information that you have provided to us. If you make a typographical or similar error in providing us with information about your Account, you authorize us to correct the error upon receiving corrected information from you or your financial institution. In the event that the electronic debit is rejected, you authorize us to reinitiate it up to two times or any greater number of times permitted by network rules. However, you agree that we are under no obligation to reinitiate any rejected debits. You understand that your financial institution may impose fees in connection with rejected debits, and you agree that we do not have any liability to you for such fees. If you know that a debit will be rejected by your financial institution (for example, because there is not enough money in the Account), you should contact us so that alternate arrangements can be made. Instead of or in addition to any electronic debits described above, you authorize us to initiate electronic debits to your Account for any amount and on any date that you subsequently direct by phone, email or other method we make available. You authorize us to combine multiple electronic debits that we may be initiating on the same day to your Account into a single electronic debit.

TERMINATION BY YOU OR US. You understand that you may terminate this Authorization by calling us at 866.711.4530, Option 1, Monday through Friday 8:00AM – 4:00PM EST or emailing us at loanservicing@georgiabanking.com in such time as to afford us and your financial institution a reasonable opportunity to act on your request. In any event, we will typically comply with a termination request received at least three business days before the scheduled payment date. You understand that this Authorization is subject to applicable law and network rules. If you cancel this Authorization or if we terminate it, you understand that you will be responsible for making your payments by another payment method. Terminating this Authorization does not affect your duty to repay your underlying obligation. **Your authorization in no way limits any right you may have to stop a payment by contacting your financial institution.**

MISCELLANEOUS. You promise that your Account is legitimate, open and active and that you are the owner of or an authorized signer on the applicable account. You understand that this Authorization is subject to applicable law and network rules.

BY TOGGING TO "Yes", YOU ARE ELECTRONICALLY SIGNING AND AGREEING TO THIS PAYMENT AUTHORIZATION. YOU ACKNOWLEDGE THAT YOU HAVE READ, PRINTED/SAVED, UNDERSTAND, AND AGREE TO BE BOUND BY THE TERMS OF THIS AUTHORIZATION. WE WILL EMAIL YOU A COPY OF THIS AUTHORIZATION TO THE EMAIL ADDRESS SPECIFIED BELOW AFTER YOU ELECTRONICALLY SIGN IT. IF YOU DO NOT WISH TO MAKE THIS PAYMENT, YOU SHOULD CLOSE THIS BROWSER SESSION OR CLICK "CANCEL" OR "EXIT."