



AUTHORIZATION AGREEMENT FOR DIRECT ACH DEBITS AND CREDITS

This agreement establishes a standing authorization that allows Cunningham Commodities, LLC ("Cunningham") to initiate debit and credit transfers via ACH between your bank account and your Cunningham trading account.

Select One: initial authorization amended authorization cancellation

Bank account title _____

Bank account type – select one: checking savings

Financial institution name _____ Branch _____

City _____ State _____ Zip Code _____

Routing number _____ Bank account number _____

Additional routing information (if necessary) _____

Customer represents that Customer is the owner of the listed bank account carried at the listed financial institution. Customer will provide any validation information requested by Cunningham. Customer represents that the information provided in this Authorization is correct and that Customer shall be solely responsible for any errors resulting from Customer's failure to provide and/or maintain accurate information with Cunningham.

Customer hereby authorizes Cunningham to electronically debit or credit Customer's bank account upon Customer's request or as otherwise required to satisfy margin calls or deficits in Customer's trading account in accordance with Customer's duly executed Account Agreement, via ACH (Automated Clearing House) to or from the above listed financial institution.

Customer agrees that the amount of all debits executed pursuant to this authorization may vary, but each debit shall equal the amount of all current margin calls or other deficits (as determined under the Cunningham Account Agreement) plus applicable fees and that notice of margin calls, deficits, and fees contained in daily account activity confirmations is sufficient.

Customer acknowledges that all transactions initiated pursuant to this authorization are subject to the rules of the National Automated Clearing House Association applicable to CCD debit transactions and not subject to regulation under the Electronic Funds Transfer Act, Regulation E issued by the Board of Governors of the Federal Reserve, the rules of the Consumer Financial Protection Bureau or any state enactment of the Uniform Commercial Code. Customer further agrees that all ACH transactions initiated pursuant to this authorization must comply with all applicable U.S. laws.

Customer understands that this authorization will remain in full force and effect until Cunningham is notified in writing or by email that this authorization has been canceled. Customer understands that Cunningham requires prior notice of at least one business day to cancel this authorization.

Signature _____ Print Name _____ Date _____

Signature _____ Print Name _____ Date _____

Trading Account Number(s): _____