

# Consumer ACH Debit Authorization Agreement

---



## **Applies if user selected Bank Login or Use an Account as account funding option**

I authorize Byline Bank ("Byline") to initiate a one-time electronic debit via the Automated Clearing House ("ACH") from my deposit account maintained at the financial institution identified in this application ("Other Account") in the amount I have specified in this application, to the new Byline account established pursuant to this application ("Byline Account"). The transfer date will be the date on which my account application is approved, if my application is approved on a business day before 5 pm Central Time ("CT"), or the business day after my account application is approved, if approved after 5 pm CT on a business day or if approved on a non-business day. The approval date shall not be more than three business days from the later of (i) the date I submit my account application and (ii) the date Byline receives all additional information it may request from me in order to process my account application. I represent and warrant that (i) I have all necessary rights, powers and authority to authorize debits to the Other Account, (ii) my Other Account is a legitimate, open and active account of mine, and (iii) all information and instructions that I provide to Byline in relation to any ACH transfer is complete and accurate. Byline does not take any responsibility for incorrect or erroneous information or instructions provided during this online account application process. Should an incorrect amount be withdrawn from my Other Account or deposited to my Byline Account, I authorize Byline to correct the error by debiting/crediting my Other Account or my Byline Account, as needed. I acknowledge and agree that my origination of ACH transfers shall comply with all applicable U.S. laws and the rules of the National Automated Clearing House Association ("NACHA"). I request the financial institution that holds my Other Account to honor all transfers initiated in accordance with this authorization. I understand that once I submit my Byline Account application, I may not revoke this authorization. I agree to print or electronically save a copy of this ACH Debit Authorization (including the Other Account information and funding amount).

©2022 Byline Bank  
Member FDIC  
Rev. 6/8/2022