KEYSTONE SAVINGS BANK ACH PAYMENT AUTHORIZATION

I (we) hereby authorize Keystone Savings Bank, hereinafter called BANK, to originate electronic transactions for me (us) for the purpose of applying periodic loan payments to my loan account or for applying periodic payments to another checking or savings account.

I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. law.

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