

**AUTHORIZATION TO HONOR CHECKS DRAWN BY
COTTON STATES LIFE INSURANCE COMPANY, ATLANTA, GEORGIA**

BANK AUTHORIZATION: As a convenience to me, I hereby request and authorize you to pay and charge to my account debits drawn on my account by and payable to Cotton States Life Insurance Company, Atlanta, Georgia, provided there are sufficient collected funds in said account to pay the same upon presentation. I agree that your rights in respect to each such debit shall be the same as if it were a check drawn on you and signed personally by me. This authorization is to remain in effect until revoked by me in writing. Until you actually receive such notice, I agree that you shall be fully protected in honoring any such debit. I further agree that if any such debit is dishonored, whether with or without cause and whether intentionally or inadvertently, you shall be under no liability whatsoever even though such dishonor results in the forfeiture of insurance.

COMPANY AUTHORIZATION: I hereby request and authorize Cotton States Life Insurance Company to make a debit transfer from my bank account by way of draft, check, or electronic transfer for the payment of premiums due on the insurance policy shown below.

PRINT NAME _____

Bank Signature EXACTLY as it appears on Bank Records Date

Name and Address of Bank:

┌ _____ ┐

└ _____ ┘

Policy Number _____

Bank Account Number _____

Bank Number _____

TO THE BANK NAMED ON THE REVERSE SIDE

So that you may comply with your depositor's request, Cotton States Life Insurance Company (the "Company") agrees that:

- (1) It will indemnify and hold you harmless from any liability to any person having an account with you arising out of the payment by you of any draft, check, or electronic transfer drawn by the Company on the account of such person, or arising out of the dishonor by you, whether with or without cause or intentionally or inadvertently, of such draft, check, or electronic transfer drawn by the Company, whether or not such claim or liability asserted against you be based upon the forfeiture, of a policy of insurance the premium on which is sought to be collected by the Company by any such draft, check, or electronic transfer; and
- (2) It will refund to you any amount erroneously paid by you on any such draft, check, or electronic transfer if claim for the amount of such erroneous payment is made by you within twelve months from the date of the draft, check, or electronic transfer on which such erroneous payment was made.

COTTON STATES LIFE INSURANCE COMPANY

Cindy M Swinson

Secretary

Authorized in a resolution adopted by the Board of Directors of Cotton States Life Insurance Company on March 19, 1962.