



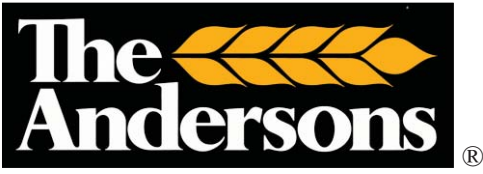
Welcome to The Andersons' direct deposit (ACH) program, a simple, secure way to receive your grain settlement dollars. We appreciate your business and hope that this program provides you with convenience and value.

Below are some frequently asked questions (FAQs) about our direct deposit program:

- **Will the appearance of my grain settlements change?**
Our settlements have not changed and will continue to be mailed to the primary business address on your account. They will not include the paper check that you are accustomed to. Multi-party payment (typical of a crop lien situation) must continue to be paid by check.
- **Will my settlement day change?**
No. The program is designed to work in concert with The Andersons location's weekly settlement process. Each location will continue to process weekly settlements on the same day of the week that they do today. Check with your location if you're unsure of your specified settlement day.
- **If I sign up, how frequently can I check my deliveries and contract balances?**
Your Andersons grain account can be monitored daily on GRAINweb[®]. To register for access, simply go to www.andersonsgrain.com and click on the "Login/Register" link to sign up. Access is normally available within 24 hours.
- **When are the funds deposited?**
An ACH is initiated near the end of the business day on which the settlement is processed. ACH funds are normally available in your bank account the next business day.
- **How do I enroll?**
Complete the attached authorization form and mail, fax or e-mail it to The Andersons' Credit Department. It's that simple! *If the deposit is being directed to a checking account, please be sure to attach a voided check to ensure accuracy.* You can choose to discontinue participation at any time by simply notifying us in writing.
- **Where does my banking information go? Is it secure?**
Your direct deposit application and authorization form should be sent only to The Andersons' Credit Department as directed below. Access to your bank information is restricted to select credit and treasury personnel at The Andersons. Grain personnel do not have access to customer bank account information. Send completed authorization forms to:

<i>Fax to</i>	<i>Mail to</i>	<i>e-mail PDF documents to</i>
419-897-6767	The Andersons, Inc. Grain and Ethanol Group Credit Attn: Matthew Sims PO Box 119 Maumee, OH 43537	credit@andersonsinc.com

Thank you for your business! Please contact your account representative with any questions you may have regarding direct deposit.



The Andersons, Inc.
P.O. Box 119, Maumee
Ohio 43537
419-893-5050

CUSTOMER AUTHORIZATION TO WIRE/ACH GRAIN PROCEEDS PAYMENT

NAME ON GRAIN ACCOUNT _____
GRAIN ACCOUNT NUMBER _____

Customer agrees to the ACH credit method for payment of all grain proceeds payable. The Andersons, Inc. will initiate such payments by ACH credit to the client's bank account per the instructions specified below or initiate offsetting entries for the purpose of correction.

BANK INFORMATION

Financial Institution Name: _____

Address: _____



Routing and Transit Number: _____

Bank Account Number: _____

Type of Account (Please check one):
Checking Account _____ Savings Account _____

CONTACT INFORMATION

Name _____

Phone _____

E-Mail _____

By signing below, I agree that the bank listed above can provide information about the account listed above to a representative of The Andersons, Inc. I further represent that I am authorized to sign this agreement on behalf of the person or entity listed above. This authorization shall remain in effect unless and until revoked in writing by an authorized representative of client and until The Andersons, Inc. have received such notice and have had reasonable time to act upon such notice. *All joint accounts must be signed and dated by all applicable parties. ***If you elect checking, please include a copy of a voided check or deposit slip with this form.***

Signature: _____ Date _____

Signature (joint)*: _____ Date _____