

INCOMPLETE OR INCORRECT INFORMATION MAY DELAY THE PROCESSING OF THIS REQUEST

EFT Direct Deposit Authorization



PLEASE COMPLETE AND RETURN THIS FORM TO:

U.S. BANK INSTITUTIONAL TRUST & CUSTODY
PAYMENT SERVICES DEPARTMENT
P.O. BOX 64716
ST. PAUL, MN 55164-0716

FAX: 844-280-1330

I authorize and direct U.S. Bank Institutional Trust & Custody and the financial institution listed below to initiate deposits of funds to which I am entitled automatically into my account. If funds to which I am not entitled are deposited to my account, I authorize U.S. Bank to direct the financial institution identified below to return said funds. This authority will remain in effect until I have cancelled it in writing, at such time and in such manner as to afford U.S. Bank a reasonable opportunity to act.

FINANCIAL INSTITUTION NAME ADDRESS OF FINANCIAL INSTITUTION		10	
ADDRESS OF FINANCIAL INSTITUTION	CITY	STATE	ZIP
	Sunkist Re	tirement Plan	
YOUR NAME (PLEASE PRINT)	PENSION PLAN OR TRUST ACCOUNT NAME (PLEASE PRINT)		
YOUR ADDRESS	CITY	STATE	ZIP
TYPE OF ACCOUNT TO BE CREDITED (Please attach a CHECKING ACCOUNT OR SAVINGS ACCOUNT	voided check with this form)		
ABA ROUTING NUMBER	ACCOUNT NUMB	ER (PLEASE START FROM LEFT)	
YOUR SIGNATURE	JOINT BANK ACCOUNT H	HOLDER'S SIGNATURE	
SOCIAL SECURITY NUMBER	DATE		21.12



What is Electronic Funds Transfer?

Electronic Funds Transfer (EFT) is a simple and convenient system for direct deposit of your periodic retirement benefit payments. Instead of mailing checks to you (which you must then deposit or cash), the EFT system automatically transfers funds from U.S. Bank to your bank account.

U.S. Bank Institutional Trust & Custody is pleased to provide this convenient, time-saving service to you at no charge.

Why should I consider EFT?

Safety

EFT eliminates the risk of your checks being mislaid, forgotten, stolen or lost in the mail.

Speed

This is the quickest and easiest way to get your periodic payments into your bank account. No time is lost through mailing, depositing or handling checks.

Your periodic payment is credited automatically to your account on the business day when the payment is scheduled. If that date happens to fall on a Saturday, Sunday or holiday, your deposit will be available on the business day following your deposit date.

Convenience

Your deposits are automatic. There are no checks to endorse, no deposit slips to fill out, no deposits to mail, no trips to the bank.

What if my account changes?

If you want to change where your deposits are directed (or if you change your financial institution), please notify us as far in advance as possible. We will credit future EFT deposits to your new account.

If your account is closed for any reason, EFT deposits will be returned to U.S. Bank. If this happens, we will issue a check and send it to your home address. Therefore, it's important that we keep our records up to date. If your home address changes, please notify us in writing. (This will also help as we mail year-end tax and other important information to you.)

How do I start using EFT?

Simply fill out the attached EFT Authorization Form, include a voided check, and return it to U.S. Bank Payment Services Department using the address at the top of the form. Your EFT deposits will begin within 60 days of our receipt of your authorization form.