# Calder Bank & Trust, N.A.

## ACH Origination Agreement

Form CBT-330 (Rev. 07/2025). Governed by the NACHA Operating Rules.

1. SCOPE. This Agreement governs the origination of Entries by the Company through Calder Bank and Trust, N.A. as Originating Depository Financial Institution. Capitalized terms not defined here have the meanings given in the NACHA Operating Rules, which are incorporated by reference and which the Company agrees to obtain and comply with at its own expense.

2. AUTHORIZATION. The Company warrants that each Entry is authorized by the Receiver in the form the Rules require, that the authorization has not been revoked, and that the Company will retain the authorization for two years after termination and produce it within five Banking Days of our request.

3. EXPOSURE LIMIT. We establish an exposure limit for the Company and may reduce or suspend it at any time without prior notice. Files that exceed the limit are held pending our review and are not warehoused for later release.

4. SETTLEMENT AND FUNDING. The Company shall maintain collected funds sufficient to cover Credit Entries on the Settlement Date. We may, without obligation, debit any account of the Company at any time on or after the Settlement Date.

5. CUT OFF. Files must be received by 4:00 p.m. Eastern on a Banking Day for next day settlement. Same Day Entries must be received by 1:30 p.m. Eastern. Files received after cut off are treated as received on the next Banking Day.

6. SECURITY PROCEDURE. The Company agrees that the security procedure described in the Treasury Gateway documentation, including individual user credentials, push approval and dual control on origination, is commercially reasonable. The Company is bound by any Entry issued in its name and accepted in compliance with that procedure, whether or not authorized.

7. REVERSALS. A reversing Entry may be initiated within five Banking Days of the Settlement Date of the erroneous Entry, and only for the reasons the Rules permit. We do not guarantee recovery of funds.

8. TERMINATION. Either party may terminate on thirty days written notice. We may terminate immediately on breach, on a material adverse change in the financial condition of the Company, or on notice from NACHA or a Regulator.

Company ______________________________ By ____________________________

Title ________________________________ Date __________________________