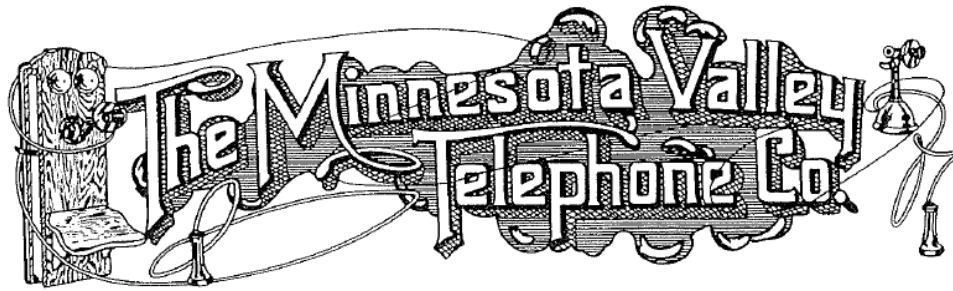


EXCHANGES IN:

FRANKLIN
MILROY
LUCAN
WINTHROP

507-557-2275
800-247-2320



318 - Second Avenue East - P. O. Box 310
FRANKLIN, MINNESOTA 55333-0310

EFFECTIVE DATE: _____

TO FRANKLIN STATE BANK:

I HEREBY AUTHORIZE Minnesota Valley Telephone Company to initiate entries to my checking/savings account on the scheduled ACH date of the 20th day of the month (or the next available business day). I will have funds available for this transaction and understand there may be a fee for payments returned NSF. This authority will remain in effect until I notify you in writing to cancel it in such time to afford Minnesota Valley Telephone Company a reasonable opportunity to act on it.

*****Both parties subject to this authorization agree to be bound by the Nacha Operating Rules & Guidelines*****

NAME _____

BILLING ACCOUNT NUMBER _____

BANK ADDRESS _____

BANK ROUTING NUMBER _____

BANK ACCOUNT NUMBER _____

TYPE OF ACCOUNT: **CHECKING** **SAVINGS**

SIGNATURE _____

DATE _____