

FORD CREDIT

FORD INTEREST ADVANTAGE

Instructions

- Complete the form by providing your Ford Interest Advantage and designated bank account information.
- Add the designated bank account to your Ford Interest Advantage profile by checking the fourth box in the Transfer Options section. You do not need to check this box if your request is for a one-time transfer. If you have a specific transaction to request at this time, select Wire Transfer, ACH Electronic Transfer Redemption or Automatic Investment in the Transfer Options section. Bank accounts from which you draw funds must have one owner in common with the Ford Interest Advantage. If you provide a bank account that does not have an owner in common, it can only be activated for redemption options.
- Each owner must sign the form and obtain Signature Guarantees in the Signatures section on page 2. (See footnote* at the bottom of the Signatures section on page 2.)
- After completing the form and obtaining signature guarantees, mail to:

The Northern Trust Company Ford Interest Advantage P.O. Box 75936 Chicago, IL 60675-5936 A FAXED COPY IS NOT ACCEPTABLE.

• If you add the designated bank account, subsequent transactions may be performed online. Written instructions may also be submitted.

Designated Bank Account Information

Ford Interest Advantage/Designated Bank Information

Ford Interest Advantage Information

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Ford Interest Advantage Number	ABA Routing Number (9 digits	ABA Routing Number (9 digits)		
Primary Owner Name	Account Number	⊖ Checkin	ng O Savings	
Joint Owner Name (if applicable)	Financial Institution			
Phone Number	City	State	ZIP Code	
	Name of Account Holder			

For Wire Transfer only: for further credit to

Transfer Options (See page 2 for details.)

- Wire Transfer*
 I (we) authorize Wire Transfer of \$______from my (our) Ford Interest Advantage on (date) ______. (Minimum Wire \$500)
- ACH Electronic Transfer Redemption* I (we) authorize ACH Transfer of \$______ from my (our) Ford Interest Advantage on (date) ______. (Minimum ACH \$50)
- ACH Electronic Transfer Investment*

 I (we) authorize ACH Transfer of \$______from my (our) designated bank account on (date)______. (Minimum ACH \$50)
- ACH Automatic Monthly Investment* I (we) authorize ACH Transfer of \$ ______ from my (our) designated bank account on the ______ day of each month, beginning on ______ (date).
- Add For Future Transactions
 Add this designated bank account to my Ford interest Advantage profile for future transactions. Your options will include Wire Transfer or ACH Electronic
 Transfer Redemption.

Please be sure to provide your signature on page 2.

*Prior to mailing, please make a copy of this Authorization for your records.



FORD INTEREST ADVANTAGE

Signatures

Signature(s) and signature guarantee(s) (Required)

I (we) hereby authorize the Ford Interest Advantage processing agent, The Northern Trust Company ("Agent"), to initiate debit entries and, if necessary, credit entries as indicated above. I (we) further agree that if any such debit is dishonored, whether with or without cause and whether intentionally or inadvertently, Ford Interest Advantage and The Northern Trust Company shall be under no liability whatsoever. If there are two or more owners, our obligations are joint and several. This authorization will remain in full force until I (we) have notified the Ford Interest Advantage processing agent, The Northern Trust Company, in writing to cancel it, and have given the agent sufficient time to act.

A NOTARIZED SIGNATURE IS NOT ACCEPTABLE.

Signature of Primary Owner

Medallion Signature Guaranteed Stamp*

Date

Signature of Joint Owner (if applicable)

Medallion Signature Guaranteed Stamp*

Date

*All Ford Interest Advantage registered owners must have their signatures guaranteed by a U.S. commercial bank, savings bank or credit union. The Medallion Signature Guaranteed Stamp must be signed by an authorized signatory of the financial institution and the statement "Signature Guaranteed" must appear with the signature. A NOTARIZED SIGNATURE IS NOT ACCEPTABLE. INCOMPLETE FORMS CANNOT BE PROCESSED.

Electronic Funds Transfer Options

From Your Ford Interest Advantage Account to Your Designated Bank Account

ACH Electronic Transfer Redemption

- Funds will be transferred out of your Ford Interest Advantage one business day from receipt of your request if received by 2:00 p.m. Eastern Time.
- Funds will be transferred out of your Ford Interest Advantage two business days from receipt of your request if received after 2:00 p.m. Eastern Time.
- Minimum ACH Electronic Transfer Redemption is \$50.
- ACH Electronic Transfer Redemption is FREE of charge.

Wire Transfer

- Funds will be transferred out of your Ford Interest Advantage the same day if your request is received by 12:00 p.m. Eastern Time.
- Funds will be transferred out of your Ford Interest Advantage on the next business day after receipt of your request if received after 12:00 p.m. Eastern Time.
- Minimum Wire Transfer is \$500.
- \$25 Service Fee charged for each Wire Transfer.

Electronic Funds Transfer Options

From Your Designated Bank Account to Your Ford Interest Advantage

ACH Electronic Transfer Investment

- Your investment (\$50 minimum) will be posted to your Ford Interest Advantage one business day after receipt of your request if received by 2:00 p.m. Eastern Time.
- Your investment (\$50 minimum) will be posted to your Ford Interest Advantage two business days from receipt of your request if received after 2:00 p.m. Eastern Time.
- All investments are subject to a five-business-day hold after the investments is credited to your Ford Interest Advantage.
- ACH Electronic Transfer Investment is FREE of charge.

Automatic Monthly Investment

- Each month on the specified day, the fixed amount you designate on this form will be transferred electronically from your designated bank account and invested in your Ford Interest Advantage. (If no date is specified, your investment will occur on or about the third business day of each month.)
- All automatic monthly investments are subject to a five-business-day hold after the investment is credited to your Ford Interest Advantage.
- If the transfer date falls on a weekend or holiday, the transfer will occur the business day after the weekend or holiday.
- Automatic investment is FREE of charge.