

DIRECT DEPOSIT AUTHORIZATION FORM

| Last Name | First Name | (Please Print Clearly) | Affiliate ID Number |
|-----------|------------|------------------------|---------------------|

I authorize Gano Excel USA, Inc. to deposit payments and/or initiate, if necessary, debit entries and adjustments for any credit entries made in error to my account. PLEASE NOTE: If for any reason your bank account should change or be closed, it is YOUR RESPONSIBILITY to notify the Commissions Department.

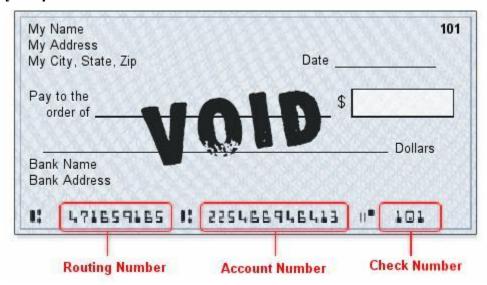
DIRECT DEPOSIT GENERAL INFORMATION

- 1. Direct Deposit will begin approximately two weeks after this form is received.
- This authorization is to remain in force until the Commissions Department has received written authorization from me of its termination or change.

I HAVE READ, UNDERSTAND AND AGREE TO THE DIRECT DEPOSIT INFORMATION AS STATED IN THIS AGREEMENT:

| , - | | | |
|-----------------------|--|--|--|
| SIGNATURE | DATE | | |
| ACCOUNT #1: | | | |
| PLEASE CHECK ONE: | □ New □ Change □ Cancel (I hereby request direct deposit to stop immediately) Initials | | |
| DEPOSITED TO MY: | ☐ Checking Account (Attach copy of voided check) ☐ Savings Account (Attach statement from bank) | | |
| Financial Institution | Branch | | |
| City | State Zip | | |
| ROUTING NUMBER | ACCOUNT NUMBER | | |

Attach a copy of your personal check with the word "void" written across the face of it.





FAQ: DIRECT DEPOSIT

Q: How do I sign up for direct deposit?

You must fill out a Direct Deposit Authorization Form listing your account information, such as; name on the account, name of Financial Institution, routing and account number, and you need to provided us with a copy of a "Voided" check from set account.

Q: Is it valid for all banks?

Yes, as long as they allow account transfers.

Q: Is direct deposit safe?

Yes, especially when compared to paper checks. No risk of lost or stolen checks, your money is much safer.

Q: Is my information confidential?

With direct deposit, your information is even better protected than with paper-based payroll. Fewer staff members have access to your information during processing, and because payments are transmitted directly to your account, it doesn't pass through intermediaries.

Q: Can I divide the amounts being deposited between my Savings and Checking?

Unfortunately, this option is not available.

Q: Can the Direct Deposit be made to a pre-paid debit card?

No.

Q: How reliable is direct deposit?

You can count on it. Not only will your pay be automatically deposited into your account on time, every time, but with direct deposit your money will be available as early as Friday morning.

Q: What Information do you need?

A Direct Deposit Authorization Form listing your account information, such as; name on the account, name of Financial Institution, routing and account number, and you need to provided us with a copy of a "Voided" check from set account.

Q: Can I use a 3rd Party account? Example: I want to use my wife's, sons, friends account? Or must it be my own bank account?

It must be your own bank account. Business accounts must be under the business name. Joint accounts are acceptable, as long as you name appears on the account/checks.

Q: Will I still be able to see all of my commission information, such as Check Summary, Binary Performance Details and Earnings Breakdown?

Yes. Your commissions will still be posted in their Back Office. But by having direct deposit, you opt out of receiving paper statements/stubs.

Q: What will this cost me?

Nothing, this is a free service for all our US citizen and/or Permanent Resident affiliates. Please check with your Bank/Credit Union to any applicable fees, which will be your own financial responsibility.

Q: What if I don't have a bank account?

Only those affiliates that have bank/credit union accounts may participate in Direct Deposit. Many banks/credit unions offer free checking services to customers that sign up for Direct Deposit.

Q: I don't want the "Joint Account Holder" on my account to know how much I make. How can I still participate in Direct Deposit?

The best way to keep transactions confidential from a Joint Account Holder is to open your own single account. You should open one account that you will be comfortable using for direct deposit for an extended time.

Q: When is the money deposited?

By the end of the business day each Friday and is readily available.