Escrow Agreement With Bank
Plan of Operation
Section IV. Exhibit h.2.

The Federal Crop Insurance Corporation ("FCIC") and __________________________
("Bank") hereby agree that an escrow account ("Escrow Account") is established for the purpose
of financing the payment of indemnities to insureds in accordance with crop insurance policies
issued by (the "Company") and reinsured by FCIC under the terms of the Standard Reinsurance
Agreement (SRA).

The bank agrees to post collateral as required by 31 C.F.R. § 202 in the amount determined by
FCIC. At no time and in no event will the Escrow Account balance be allowed to exceed the
amount of collateral deposited, and/or the Federal Deposit Insurance corporation (FDIC) deposit
insurance coverage amount provided through the FDIC regardless of the type of account or level
of interest earned.

The Escrow Account will earn interest at a rate to be agreed upon between the Bank and
FCIC but not less than the highest and best rate available to depositors of the Bank for similar
levels of deposits and frequency of transactions in business accounts, but is otherwise subject to
such terms and conditions that the Bank may impose on such accounts except as such terms and
conditions may be inconsistent with the terms and conditions of this agreement. All interest
earned on balances in the Escrow Account will be credited to the Escrow Account monthly. No
charges or fees arising from or related to the Escrow Account will be charged to the account or
the FCIC. The Escrow Account is not subject to lien, set off, garnishment, attachment, or any
other similar process, mesne or final, on the part of the bank or any other entity.

The Escrow Account will be owned by and established in the name of FCIC. The
Escrow Account is established solely as a means to facilitate the Company's payment of claims
through the reimbursement to the Company, by FCIC, of amounts paid for indemnities. The
Company will establish an account ("Loss Account") with the Bank to be used solely for the
purpose of paying such claims. Upon presentation to the Bank of payments drawn on the
Loss Account, the Bank will transfer funds from the Escrow Account to the Loss Account, to the
extent funds are available in the Escrow Account, in amounts as determined by FCIC but in any
event, not in excess of the amount of the payments so presented.

The Bank will accept deposits from FCIC by Electronic Funds Transfer or in any other
manner at the option of FCIC and credit those funds, immediately upon receipt to the Escrow
Account. The Bank will provide a monthly statement to FCIC and to the Company for the
Escrow Account identifying all transactions in the Escrow Account during the statement period.
The cut-off date for the Escrow Account statement must be the same as the cut-off date for the
Loss Account statement.

The Bank represents and warrants that at the time of execution of this Agreement and at
all times during which this Agreement is in effect, the Bank is and will remain a member of the
Fed Wire System. Representatives of the United States General Accounting Office and the
United States Department of Agriculture, including, without limitation, FCIC, Office of
Escrow Agreement With Bank (Cont’d)

Inspector General, and Office of General Counsel, may inspect, review, and make copies of any and all records of the Bank relating to the Escrow Account without prior notice during reasonable business hours.

Bank: __________________________
By: ____________________________
Name: __________________________
Title: __________________________
Date: __________________________

Federal Crop Insurance Corporation
By: ____________________________
Name: __________________________
Title: __________________________
Date: __________________________

Bank Address: