



Power of Attorney For Banking Transactions
Terms and Conditions on Attached

Important Information
Read page two to this form for important information on: Subject To Rules and Regulations, Account Holder's Responsibility, Liability of Bank, and Binding Effect.

Appointment

I, _____ Social Security # _____

residing at _____

make and appoint _____ Social Security # _____

residing at _____

as my true and lawful Attorney-in-Fact to act in my name, place and stead to transact the following business with the institution named above (the "Bank"), subject to the terms and conditions specified below and on page 2 of this document.

Designation Of Powers

Please initial those transactions which you will permit the Attorney-in-Fact to perform for you. Strike a line through any transaction that you do not authorize, including #9. You may select as many transactions as required. See page two for explanations.

I hereby authorize my appointed Attorney-in-Fact to (initial only those that apply):

- _____ 1. Open Account(s) _____ 8. Access to Safe Deposit Box No. _____
- _____ 2. Deposit and Cash Checks _____ 9. Other (Specify below)
- _____ 3. Make Withdrawals
- _____ 4. Borrow Money
- _____ 5. Deposit Securities
- _____ 6. Purchase and Sell Securities
- _____ 7. Collect Dividends and Additional Powers _____ 10. All of the Above

Duration of Powers

The powers granted herein shall become effective:

- As of the date that I sign this power of attorney.
- If permitted by state law, only in the event of my physical or mental disability, incompetence, or other incapacity, as attested to by my attending physician.
- Other (enter date or describe specific event, if permitted by state law)

The powers granted herein shall continue until such time as: a) I notify the Bank in writing at the office where I maintain an account or other relationship that I have revoked the power, or b) the Bank has received written notice at the office where I maintain an account or other relationship that the power has been terminated by reason of my death or otherwise. Further, I understand and agree that this power of attorney shall not be affected by my future disability, incompetence or other incapacity.

Indemnity Of Attorney-In-Fact

In order to induce the Bank to rely on this power of attorney, I as Attorney-in-Fact agree to indemnify the Bank against any loss it or its successors may suffer, or any liability it or its successors may incur, for any acts performed by me. This includes acts performed both before and after the Bank has received notice of the death of the Principal or of any modification, revocation or termination of this power of attorney.

Signature of Attorney-in-Fact _____
Date _____

Signature

I swear and guarantee that the specimen signature of my Attorney-in-Fact appearing above is his (her) true and genuine signature. I have signed this power of attorney this _____, day of _____, 20_____

Signature of Principal _____

STATE OF _____ COUNTY OF _____ ss.:

On the _____ day of _____, 20_____

Before me personally came _____

to me known to be the person described in, and who executed, the foregoing

instrument, and acknowledged that he executed the same. Notary Signature _____

For Internal Use Only

This power of attorney was received on the date noted below.		Revocation of this power of attorney was received on the date noted below.	
By (Bank Authorized Signature)	Date	By (Bank Authorized Signature)	Date

TEAR HERE

Notice Of Revocation Of Power Of Attorney

I, _____ appointed _____ as my Attorney-in-Fact on _____

under this power of attorney. I hereby notify the Bank that I revoke this power of attorney, effective _____.

Signature of Principal _____ Date _____

Important Information About This Appointment

Subject To Rules And Regulations

I understand and agree that the terms of this appointment are subject at all times to the by-laws, rules, requirements and regulations of the Bank.

Account Holder's Responsibility

I understand that I am fully responsible for any direct or indirect loss or expense that the Bank may incur by reason of any act relating to this appointment. I agree to reimburse the Bank for any reasonable costs, expenses or attorney's fees that it may incur in defense of any claims or demands made against it as the result of this appointment. I also agree to be responsible for any legal or tax consequences of the actions performed by my Attorney-in-Fact.

Liability Of Bank

I agree that the Bank shall incur no liability to me, my assigns, my legal representative, my heirs or my estate if it accepts and honors this power of attorney, unless it has received previous written notice at the office where I maintain an account or other relationship that I have revoked the power or that the power has been terminated by reason of my death or otherwise.

Binding Effect

This power of attorney shall be binding on my assigns, my legal representatives, my heirs and my estate, and all other interested parties and their agents.

Terms And Conditions Of Power Of Attorney: Designation of Powers

1. Open Accounts:

To open and/or operate any one or more deposit or other accounts in your name or any other name including the name of the Attorney-in-Fact.

2. Deposit And Cash Checks:

To deposit in your current and future accounts at the Bank, money and negotiable instruments of all kinds acceptable to the Bank. To sign for you for the purpose of cashing or depositing these instruments or paying them to other persons, including the Attorney-in-Fact. To guarantee the payment of these negotiable instruments as required by the Bank.

3. Make Withdrawals:

To withdraw from the Bank either personally or by order payable in your name or any other name including the name of the Attorney-in-Fact any and all monies now or later deposited. To sign in your name any and all required receipts, orders and withdrawal slips. To withdraw any monies by Bank check or draft made payable to Attorney-in-Fact or to the order of any person requested by the Attorney-in-Fact.

4. Borrow Money:

To borrow money from the Bank and to sign and deliver in your name a promissory note or other instrument of such loan. To deliver and pledge to the Bank as assurance for the payment of such note or other instrument, your current and future passbooks and the deposits represented by them and to deliver and pledge any other security required by the Bank.

5. Deposit Securities:

To deposit any and all current and future stocks, bonds or other securities or valuables registered in your name or owned by you, and to endorse these securities for transfer to the name of any person, including the Attorney-in-Fact.

6. Purchase And Sell Securities:

To purchase or otherwise acquire any stocks, bonds or other securities or valuables. To sell, assign, transfer or otherwise dispose of any of your current and future stocks, bonds, or other valuables at any time in the possession or control of the Bank or any one of its subsidiaries affiliates.

7. Collect Dividends And Additional Powers:

To collect and dispose of any current and future interest, dividend or other cash payments belonging to you. To give orders for the withdrawal, transfer or other disposition of any such dividends or interest.

8. Access To Safe Deposit Box:

To have access to the safe deposit box rented and designated by you in the safe deposit vault in the Bank or any other box with may be substituted for this box by the Bank or subsequently rented by you. To remove from the safe deposit box any and all papers, documents and other contents now in or later to be deposited in the box. To deposit in the box any and all of your property which may properly be deposited in the safe deposit box.

9. Other:

To perform any other banking transactions permitted by the bank, and as specifically described on the front of this form, that you would legally be allowed to do in person were you present to perform them.

10. Granting Of Full Power:

To give the Attorney-in-Fact all power and authority to deal and perform those acts that you might legally do if you personally were present to carry out the powers described in paragraphs 1 through 9 above.