

DEPOSITORY DECLARATION AND AGREEMENT
Section A

DATE: _____

MEMBER # _____

SOLE PROPRIETORSHIP DEPOSITORY AGREEMENT

The undersigned Sole Proprietor, ("Account Owner"), doing business under the trade name _____, represents and warrants that he/she is the owner of said business and has the right to enter into this Agreement on behalf of the Account Owner. The Account Owner designates the _____ Credit Union ("Credit Union") as a depository in which the funds of the Account Owner may from time to time be deposited and agrees to the terms of this Agreement including the "Additional Terms and Conditions," a copy of which has been received.

Address: _____

By: X _____
Sole Proprietor

ORGANIZATION DEPOSITORY RESOLUTION AND AGREEMENT

The undersigned hereby certifies that the following is a true and correct copy of a resolution duly adopted by the (Board of Directors) (_____) in accordance with the articles of incorporation, bylaws, constitution, charter and/or rules of the organization named below ("Account Owner"), organized on _____, in the State of _____; that the undersigned is authorized to maintain the records of this _____ unincorporated association _____ corporation _____ cooperative _____; and that the following resolution is now in full force and effect.

RESOLVED, that _____ Credit Union ("Credit Union") is designated as a depository in which the funds of the Account Owner may from time to time be deposited, that the Account Owner agrees to the "Additional Terms and Conditions," a copy of which has been received, and that Account Owner represents and warrants that the undersigned is authorized to certify to the Credit Union the adoption of this resolution in accordance with the articles of incorporation, constitution, bylaws, charter and/or rules of the Account Owner and to provide the Credit Union with the names and signatures of the Authorized Persons under this Agreement.

Name of Organization: _____

By: X _____

Address: _____

_____ Title

PARTNERSHIP DEPOSITORY DESIGNATION AND AGREEMENT

The Partnership named below ("Account Owner") is a (General) (Limited) (Limited Liability) Partnership organized under the laws of the State of _____. The undersigned Partners are all of the Partners authorized by the Account Owner to execute this Agreement on its behalf. The Account Owner designates the _____ Credit Union ("Credit Union") as a depository in which the funds of the Account Owner may from time to time be deposited. Each of the undersigned Partners represents and warrants that this Agreement complies with any and all currently existing agreements between the undersigned Partners. The death or withdrawal of any Partner authorized to act on behalf of the Account Owner shall not operate as a revocation of any authority granted to such Partner under this Agreement until the Credit Union receives written notice of such death or withdrawal from any Partner. The authority granted under this Agreement to all other persons shall continue despite any such death or withdrawal and notice thereof. The Account Owner hereby agrees to the terms of this Agreement including the "Additional Terms and Conditions," a copy of which has been received.

Name of Partnership: _____

By: X _____
Partner

Address: _____

By: X _____
Partner

By: X _____
Partner

By: X _____
Partner

LIMITED LIABILITY COMPANY DEPOSITORY DESIGNATION AND AGREEMENT

The Limited Liability Company named below ("Account Owner") is organized under the laws of the State of _____ and its management is vested in one or more (managers) (members). The undersigned is a (manager) (member) of the Account Owner. _____ Credit Union ("Credit Union") is hereby designated as a depository in which the funds of the Account Owner may from time to time be deposited. On behalf of the Account Owner, the undersigned represents and warrants that (a) this Agreement complies with the articles of organization and any and all operating agreements of the Account Owner, (b) the undersigned person is one of the persons authorized to manage the Account Owner, and (c) the undersigned person is authorized to execute this Agreement on behalf of the Account Owner. The death or withdrawal of any Authorized Person under this Agreement shall not operate as a revocation of any authority granted under this Agreement to such person until written notice of such event is received by the Credit Union from any person authorized to manage the Account Owner and, despite such event and notice, the authority granted under this Agreement to all other Authorized Persons shall continue. Account Owner agrees to the terms of the Agreement including the "Additional Terms and Conditions," a copy of which has been received.

Name of LLC: _____

By: X _____

Address: _____

_____ Title

Section B

AUTHORIZED PERSONS - (NO LATER ALTERATIONS PERMITTED)

ACCOUNT TYPE(S): Share Draft/Checking Share/Savings Share Certificates Other _____ Other _____

AUTHORIZED PERSONS:

Number of Authorized Signatures Required to Transact Business: _____

Name (Print): _____ Title: _____

Signature/Facsimile Signature: _____

Name (Print): _____ Title: _____

Signature/Facsimile Signature: _____

Name (Print): _____ Title: _____

Signature/Facsimile Signature: _____

Name (Print): _____ Title: _____

Signature/Facsimile Signature: _____

Section C Additional Terms and Conditions

1. The account type(s) listed in Section B of the Depository Designation and Agreement (the "Account(s)") may be opened and maintained in the name of the Account Owner with the Credit Union, subject to the bylaws and rules and regulations of the Credit Union and applicable federal and state law, as amended from time to time.

2. The person(s) designated in Section B of the Depository Designation and Agreement ("the Authorized Person(s)") are authorized, for and on behalf of the Account Owner, so long as the designated number of signatures or facsimiles of such signatures as indicated in Section B are present, (a) to apply for, and agree to terms of membership in the credit union, (b) to open and agree to the terms and conditions of the types of accounts listed in Section B, (c) to sign drafts, notes, bills, share certificates and other orders for payment or withdrawal of money from the Account(s) and to issue instructions regarding them and (d) to endorse for cash, deposit, negotiation, collection or discount by the Credit Union any and all checks, drafts, notes, bills, share certificates and other instrument or orders for payment of money owned or held by the Account Owner. The Authorized Person(s), is (are) authorized for and on behalf of the Account Owner to issue orders, in writing or by telephone or electronic means, to the Credit Union for the transfer of funds from the Account(s) for payment to other persons and to sign and deliver to the Credit Union agreements, certifications and any other documentation required by the Credit Union for such transfers of funds and to identify in those agreements other agents or employees of the Account Owner authorized to order such transfers. The agent or employee, so identified by an Authorized Person(s) is authorized to make requests, either written or oral, including but not limited to, requests made by telephone or other electronic means, of the Credit Union for the transfer of funds between Accounts maintained at the Credit Union. The first-named Authorized Person, or his or her designee, shall be authorized to vote on behalf of the Account Owner at any annual or special meeting of the members of the Credit Union.

3. An endorsement for deposit may be in writing, by stamp, or otherwise, with or without designation or signature of the person so endorsing.

4. The Credit Union is authorized to honor, certify, pay and charge to any of the Account(s), all checks, drafts, notes, bills, share certificates or orders for the payment, withdrawal or transfer of funds deposited in the Account(s) for whatever purpose or to whomever payable, including requests for conversion of such instruments into cash as well as for deduction from and payment of cash out of any deposit, whether or not payable to, endorsed or negotiated by or for the credit of any person signing such instrument or payable to or for the credit of any other agent or employee of the Account Owner, when signed, accepted, endorsed or approved by the Authorized Person(s) as evidenced by original or facsimile signatures of the required number of Authorized Person(s) as designated on Section B of the Depository Designation and Agreement. The Credit Union shall not be under any duty to inquire as to the circumstances of the issuance or use of any instrument or request or the application or use of proceeds thereof.

5. The Account Owner authorizes the Credit Union to comply with any process, summons, order, injunction, execution, levy, lien or notice of any kind ("process") received by or served upon the Credit Union, by which, in the Credit Union's opinion, another person or entity claims an interest in any Account(s), and the Credit Union may, at its option and without liability, thereupon refuse to honor orders to pay or withdraw funds from the Account(s), and may hold the balance in the Account(s) until such process is disposed of to the Credit Union's satisfaction.

6. The Account Owner assumes full responsibility for and indemnifies and holds harmless the Credit Union against liability for (a) any and all payments made or any other actions taken by the Credit Union in reliance upon the signature, including facsimiles thereof, of any of the Authorized Persons regardless of whether or not the use of facsimile signature was unlawful or unauthorized and regardless of by whom or by what means the purported signature or facsimile signatures may have been affixed to, or may be reproduced or appear on, any instrument if such signatures resemble the specimen or facsimile signatures provided to the Credit Union, (b) refusing to honor any signatures not provided to the Credit Union in Section B, or (c) honoring any requests for the transfer of funds between Accounts.

7. The Credit Union may rely upon this Agreement as continuing and remaining in full force and effect, and assume that the Authorized Person(s) under this Agreement continue to have such authority, until the Credit Union actually receives written notice from the Account Owner to the contrary, and has a reasonable period of time to act on such notice. Receipt of any such notice shall not affect any action taken by the Credit Union prior to the receipt of such notice.