

BUSINESS ACCOUNT AGREEMENT

OWNERSHIP OF ACCOUNT

SOLE PROPRIETORSHIP

CORPORATION – NOT FOR PROFIT

CORPORATION – FOR PROFIT

PARTNERSHIP

LIMITED LIABILITY CO.

DATE OPENED _____

OPENED BY _____

INITIAL AMOUNT \$ _____

FORM: CASH _____

BUSINESS _____

AUTHORIZATION DATED _____

COUNTY AND STATE OF ORGANIZATION _____

PREVIOUS FINANCIAL INSTITUTION _____

THIS BUSINESS QUALIFIES FOR MEMBERSHIP BECAUSE _____

ALL NEW ACCOUNTS WILL BE VERIFIED THROUGH _____

ADDITIONAL INFORMATION

CHECKING/SHARE DRAFT

MONEY MARKET

SAVINGS/SHARE SAVINGS

By signing below the undersigned agree to the by-laws of this Credit Union and applicable account terms and conditions, as amended from time to time; to pay any membership or entrance fee; and authorize this Credit Union to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency. The undersigned certify that the information provided on this agreement is true and correct and that the terms on this agreement apply to all listed accounts. The undersigned acknowledge receipt of a copy of the terms and conditions applicable to each listed account and the following policy disclosures:

Funds Availability Disclosure

ACCOUNT OWNER NAME AND ADDRESS

Member No./Account No. _____

1. _____

2. _____

3. _____

4. _____

NUMBER OF SIGNATURES REQUIRED FOR WITHDRAWAL _____

This is a temporary account agreement.

FACSIMILE SIGNATURES – The signature(s) on line(s) _____ represent an authorized facsimile signature.

BACKUP WITHHOLDING CERTIFICATIONS

TIN: _____

TAXPAYER ID NUMBER – the

Taxpayer Identification number show above (TIN) is my correct taxpayer identification number.

BACKUP WITHHOLDING – I am not

subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding.

EXEMPT RECIPIENTS – I am an exempt

recipient under the Internal Revenue Service Regulations.

NONRESIDENT ALIENS – I am not a

United States person, or if I am an individual, I am neither a citizen nor a resident of the United States.

SIGNATURE – I certify that under penalties of perjury the statements checked in this section.

X _____

Date

RESOLUTION OF AUTHORITY

I, _____, certify that I am _____ Secretary _____ a Partner
Owner of _____ (the "business"), a _____ Corporation
Partnership _____ Sole Proprietorship _____ Limited Liability Company _____ doing business in _____

And I further certify that the following is a correct copy of a resolution that this business, having full power and lawful authority to do so, has duly adopted and has not rescinded or modified.

Be is resolved that,

1. This Credit Union is designated as a depository for the funds of this business.
2. This resolution shall continue to have effect until express written notice of its rescission or modification has been received and recorded by this Credit Union.
3. All transactions, if any, with respect to any deposits, withdrawals, rediscounts and borrowings by or on behalf of this business with this Credit Union prior to the adoption of this resolution are hereby ratified, approved and confirmed.
4. Any of the persons named below, so long as they act in a representative capacity as agents of this business are authorized to make any and all other contracts, agreements, stipulations and orders which they may deem advisable, from time to time with this Credit Union, concerning funds deposited with this Credit Union, subject to any restrictions stated below.
5. Any and all resolutions duly adopted by this business and certified to this Credit Union as governing the operation of this business' account(s) are in full force and effect, unless revoked, modified or supplemented by this authorization.
6. This business agrees to the terms and conditions of any authorized representative(s) of this business, and authorizes this Credit Union, at any time, to charge this business for all checks, drafts and orders for the payment of money that are drawn on this Credit Union, regardless of by whom or by what means the facsimile signature(s), if any, may have been affixed so long as they resemble the facsimile signature(s) appearing below (or filed with this Credit Union from time to time) and contain the required number of signatures for this purpose.
7. If this business is a partnership or sole proprietorship, if the ownership of the business is changed or restructured in any way, this business shall promptly notify this Credit Union. In the event the ownership is changed in any way without notification to this Credit Union of that fact, this business shall remain fully liable in accordance with the terms of this authorization and any account agreements.

The person(s) listed below compromise(s) the exclusive list of authorized person(s) for this account.

The person(s) listed below, if any, in addition to those person(s) named in the separate written document dated _____ on file with this Credit Union compromise(s) the exclusive list of authorized person(s) for this account.

Any person listed below (subject to any restrictions indicated) is authorized to:

- a. Open any deposit or share account(s) in the name of the business
- b. Endorse checks, share drafts and orders for the payment of money and withdraw funds on deposit with this Credit Union. The number of authorized signatures required for this purpose is _____.
- c. Make any and all other contracts, agreements, stipulations and orders which they may deem advisable, from time to time, with this Credit Union concerning funds deposited or withdrawn or any other business concerning this account transacted by and between this business and this Credit Union subject to any restrictions contained herein.
- d. Enter into a written lease for the purpose of renting and maintaining a Safe Deposit Box in this Credit Union. The number of authorized signatures required to gain access and to terminate the lease is _____.

NAME AND TITLE

FACSIMILE SIGNATURE (if any)

In Witness Whereof, the undersigned has executed this certificate on _____.

Attest by one other Officer of Partner

Signature

TAX INFORMATION INSTRUCTIONS

PLEASE FOLLOW CAREFULLY

GENERALLY

We must now withhold 31% of the taxable interest paid on this account if:

1. You fail to furnish your taxpayer identification number (TIN) to us, or
2. The Internal Revenue Service notifies us that you furnished an incorrect taxpayer identification number, or
3. You are notified that you are subject to backup withholding because you have failed to report all interest and dividend payments, or
4. You fail to certify that you are not subject to backup withholding because of a failure to report all interest and dividend payments, or you fail to certify your taxpayer identification number.

TAXPAYER IDENTIFICATION NUMBER

There are two types of taxpayer identification number:

1. SOCIAL SECURITY NUMBERS – These are nine digit numbers taking the form of 000-00-0000. Social Security Numbers identify and should be used by individual persons and estates of descendants.
2. EMPLOYER IDENTIFICATION NUMBERS- These are also nine digit numbers taking the form 00-0000000. These numbers have identify and should be used by corporations, partnerships, non-profit associations, certain trusts, and similar individual persons.

Generally speaking, interest or dividends earned on an account should be reported to the IRS under the name and taxpayer identification number of the person who owns the principal in the account. This person should report this interest on his income tax return.

Section 6109 of the Internal Revenue Code requires you to provide your taxpayer identification number to us whether or not you file a tax return. These numbers are used to identify the interest and dividends paid to you.

BACKUP WITHHOLDING

To prevent backup withholding on the interest and dividend payments you receive, you must certify that the taxpayer identification number you provide is correct and that you are not subject to backup withholding because of a failure to report your interest and dividend payments. In order to make these certifications, check the "TAXPAYER ID NUMBER" and "BACKUP WITHHOLDING" boxes on page 1 of this form and sign the certifications.

If you are subject to backup withholding, you should still provide and certify your taxpayer identification number.

EXEMPT RECIPIENTS

Certain types of accounts are exempted from backup withholding and certain payments of interest are not subject to backup withholding. Review the descriptions of exempt payees set out below and check the "EXEMPT RECIPIENTS" box on page 1 if applicable, then sign the certification.

NUMBER APPLIED FOR

If you have applied for (or intend to apply for) a number, write "Applied For" in the space for the TIN on page 1. When you receive your number, contact us to complete a new certification. If you do not provide us with your TIN within 60 days we are required to begin backup withholding.

If you do not have a taxpayer identification number or you do not know your number, contact the local office of the Social Security Administration or the Internal Revenue Service.

NOTICE TO NONRESIDENT ALIENS

In order to prevent the reporting of your interest payments, you should provide your name, address, taxpayer identification number (if any) and certify under penalties of perjury your nonresident alien status. To do this check the "NONRESIDENT ALIENS" box on page 1 and sign the certification. Failure to provide this certification may result in backup withholding.

PENALTIES

In addition to 31% withholding, you may be subject to the following penalties:

1. If you fail to give us your correct taxpayer identification number, the IRS may impose a penalty of \$50.00 for each failure (unless your failure is due to reasonable cause and not willful neglect).
2. If you make a false statement which results in an avoidance of withholding or you make a false certification, you may be subject to civil penalties including fines and/or imprisonment.
3. If you fail to report all your reportable interest and dividend payments, the IRS may impose a penalty of at least 5% of the underpayment of tax.

Payees Exempt from Backup Withholding

Payees specifically exempted from backup withholding on ALL payments include the following:

- A corporation
- A financial institution
- An organization exempt from tax under section 501 (a), or an individual retirement plan.
- The United States or any agency or instrumentality thereof.
- A State, the District of Columbia, a possession of the United States, or any subdivision or instrumentality thereof.
- A foreign government, a political subdivision of a foreign government, or any agency or instrumentality thereof.
- An international organization of any agency or instrumentality thereof.
- A registered dealer in securities or commodities registered in the U.S. or a possession of the U.S.
- A real estate investment trust.
- A common trust fund operated by a bank under section 584(a).
- An exempt charitable remainder trust, or a non-exempt trust described in section 4947(a)(1).
- An entity registered at all times under the Investment Company Act of 1940.
- A foreign central bank of issue.

Payments of interest not generally subject to backup withholding include the following:

- Payments of interest on obligations issued by individuals. **Note:** You may be subject to backup withholding if this interest is \$600 or more and is paid in the course of the payer's trade or business and you have not provided your correct taxpayer identification number to the payer.
- Payments of tax-exempt interest (including exempt interest dividends under Section 852.)
- Payments described in section 6049(b)(5) to non-resident aliens.
- Payments on tax-free covenant bonds under section 1451.
- Payments made by certain foreign organizations.

Exempt payees described above should complete this form to avoid possible erroneous backup withholding. Certain payments exempt from backup withholding are nevertheless subject to information reporting. If you file this form with the payer, furnish your taxpayer identification number and certify the correctness of that number and certify that you are an exempt recipient.

Certain payments other than interest, dividends, and patronage dividends that are not subject to information reporting are also not subject to backup withholding. For details, see the regulations under sections 6041, 6041A (a), 6045, and 6050A.

