



RESOLVED: That the Depositor assumes full responsibility for and shall indemnify RFCU against all losses, liabilities and claims resulting from payments, withdrawals or orders made or purported to be made in accordance with, or from actions taken in good faith and in reliance upon, these Resolutions; and

**Payment Orders**

RESOLVED: That RFCU be, and hereby is, authorized and directed to certify, pay or otherwise honor all checks, drafts, notes, bills of exchanges, acceptances, undertakings and other instruments or orders for the payment, transfer or withdrawal of money for whatever purpose and to whomsoever payable when such instruments and orders are properly made, signed, or endorsed by the signature, the actual or purported facsimile signature or the oral direction of any of the authorized signers below; provided, however, that any check, draft, note, bill of exchange, acceptance, undertaking or other instrument for the payment, transfer or withdrawal must bear the actual or purported facsimile signature of any one of the authorized signers below; and

RESOLVED: That any authorized signer acting alone be, and hereby is, authorized on behalf of the Depositor to endorse, negotiate and collect any and all checks, drafts, notes, bills of exchange, acceptances, undertakings and other instruments and to open and close and update information on any account of the Depositor at RFCU; and

**Funds Transfers**

RESOLVED: That any of the authorized signers below acting alone be, and hereby is, authorized on behalf of the Depositor to instruct, orally or by such other means as RFCU may make available to Depositor, the Bank to initiate the transfer of funds by wire, telex, automated clearinghouse, book entry, computer or such other means, and to execute agreements with RFCU for the transfer of funds from any of Depositor's accounts and to delegate from time to time to other persons the authority to initiate the transfer of funds from any such account; and

CHECK IF APPLICABLE

\_\_\_\_\_ **Loans**

RESOLVED: That the [insert titles only]\_\_\_\_\_ of the Depositor, or their successors in office, are each authorized for, on behalf of, and in the name of the Depositor to negotiate and procure loans from RFCU; and

RESOLVED, That RFCU is authorized and directed to pay the proceeds of any such loans or discounts as directed by the persons so authorized to sign, whether payable to the order of any of them in their individual capacities or not, and whether the proceeds are deposited to the individual credit of any of them or not; and

RESOLVED, That this resolution shall continue in force, and RFCU may consider the holders of these offices and their signatures, respectively, to remain as set forth in the certificate accompanying this resolution when delivered to RFCU or in any similar subsequent certificate, until notice to the contrary is given to RFCU in writing.

**Additional Resolutions**

RESOLVED: That RFCU may rely on any signature, endorsement or order and any facsimile signature or oral instruction reasonably believed by RFCU to be made by an authorized signer including an electronic or digital signature, and RFCU may act on any direction of an authorized signer without inquiry and without regard to the application of the proceeds thereof, provided that RFCU acts in good faith; and

RESOLVED: That the Depositor assumes full responsibility for and shall indemnify RFCU against all losses, liabilities and claims resulting from payments, withdrawals or orders made or purported to be made in accordance with, or from actions taken in good faith and in reliance upon, these Resolutions; and

RESOLVED: The Bank may rely on this document and on any certificate by an authorized representative of the Depositor as to the names and signatures of the authorized signers of the Depositor until the Bank has actually received written notice of a change and has had a reasonable period of time to act on such notice; and

RESOLVED: That the Depositor agrees to notify the Bank promptly and in writing of any change in (a) these Resolutions, (b) the identity of persons authorized to sign, endorse or otherwise authorize payments, transfers or withdrawals, (c) ownership of the Depositor or the Depositor's legal structure or status, including the Depositor's dissolution or bankruptcy; and

**Authorized Signers**

RESOLVED: That any of the following named persons, or persons from time to time holding the following offices of the Depositor be, and hereby are, designated as the authorized signers to act on behalf of the Depositor in accordance with the above resolutions (fill in names of individuals or titles of officers):

Name	Title
_____	_____
_____	_____
_____	_____

\_\_\_\_\_

## Certification

The undersigned is authorized by the Depositor to certify, and hereby does certify, that the Depositor is duly organized and in good standing in the jurisdiction in which it is organized and that the signatures below represent the true and accurate signature of the person named below and that such person holds the title corresponding to such person's name:

Name	Title	Signature
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

If the Depositor is a corporation, each individual executing this document certifies and warrants that s/he is duly authorized to act on behalf of the corporation in all matters pertaining to its rights, responsibilities and activities in connection with the foregoing, including but not limited to executing this document on behalf of the Depositor. If the Depositor is a limited liability company unincorporated association, sole proprietorship whether doing business under an assumed name or not, or partnership, each individual executing this document certifies and warrants that the undersigned are owners, members, managers or general partners, as the case may be and that each has executed this certification in accordance with the applicable rules, by-laws, membership rules or laws governing such organization.

IN WITNESS WHEREOF, I/we have signed this certificate on the \_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
(Signature and Title)

\_\_\_\_\_  
(Signature and Title)

\_\_\_\_\_  
(Signature and Title)

\_\_\_\_\_  
(Signature and Title)

**NOTE: If only one person signs the above certification and that person is authorized to act by the above resolutions, this certificate must be confirmed by another authorized representative of the Depositor. (Not applicable if the Depositor is a sole proprietorship and the sole proprietor signs the document.)**

CONFIRMED By: \_\_\_\_\_  
(Signature and Title) Date