



Atlanta Postal Credit Union
A TRADITION OF SERVICE

AUTHORIZATION- TRADE NAME ACCOUNT RESOLUTION

The undersigned party (herein the "Owner") is doing business under the name of

Trade Name

Address

City State Zip code

and instructs and requests that Atlanta Postal Credit Union (herein the "Credit Union") open one or more share or share draft accounts (herein sometimes collectively the "Account") under the trade name. The business identified herein is a sole proprietorship and is not incorporated and Owner warrants to the Credit Union that Owner alone, has all financial interest in the business, and that Owner has satisfied all requirements of law to operate a business under a trade name. Checks, drafts, notes, bills, and orders for the payment of money payable to such trade name may be endorsed by Owner or any of the following designated agents of Owner who are and shall be deemed as the agent and attorney-in-fact of the Owner and who are identified as follows:

(and one of the foregoing persons acting alone being referred to as the authorized signer) and deposited with the Credit Union for credit to the Account. Such endorsements may be made in writing or by stamp and without designation of the person so endorsing. Owner agrees to notify the Credit Union immediately in writing of any change in the identity of any authorized signer and this authorization will continue in force until express written notice of its rescission or modification has been received by the Credit Union and the Credit Union has a reasonable time to act on the notice. Any authorized signer, acting alone, may borrow money from time to time on behalf of Owner and on behalf of the business from the Credit Union in such amounts, for such lengths of time, and at such rates of interest and on such terms and conditions as the authorized signer deems expedient or advisable and to evidence the indebtedness created by executing and delivering on behalf of Owner and in the name and on the behalf of this business, promissory notes, judgment promissory notes, drafts, agreements for the payment of money, or other obligations, signed on behalf of Owner and in the name of the business by the authorized signer designated above, and the authorized signer may pledge, hypothecate, or deliver as security for the payment of the notes and other obligations on such terms and conditions and such rights, titles, and powers as shall seem advisable to the authorized signer, any notes, deeds to secure debts, security agreements, bonds, stocks, bills receivable, warehouse receipts, or other documents, accounts, securities, or property now or in the future belonging to the Owner or the business; and they, and each of them, are further authorized to discount with the Credit Union the notes, bill receivable, or acceptances issued to or owned by this business, and to execute and deliver any and all endorsements or instruments of assignment or transfer which may be necessary or proper in such cases effectually to transfer to the Credit Union the property so pledged, hypothecated, or delivered.

The Credit Union will not be in any manner whatever responsible for or required to see the application of any of the funds of this business deposited with, withdrawn, or borrowed from it, or secured by this discount of notes and other obligations to it as provided above, and all such transactions shall be conclusively presumed to be legally binding on this business and the Owner of this account and any authorized signer. The Owner and any authorized signer are jointly and severally liable for any overdraft or other indebtedness incurred through the use of any account until such overdraft or other indebtedness has been fully satisfied.

Signature

Date