



### JEANNE D'ARC CREDIT UNION BUSINESS ACCOUNT RESOLUTION

Date: ___/___/___	Business Name: _____
CIF Number: _____	Account Numbers: _____/_____/_____

The undersigned certifies to Jeanne D'Arc Credit Union (the "Credit Union") that the following Business Resolutions (the "Resolutions") were adopted with all necessary approvals by *(check one)*:

- |   |  |  |                                      |
|---|--|--|--------------------------------------|
| <input type="checkbox"/> Board of Directors | <input type="checkbox"/> Partners      | <input type="checkbox"/> Sole Proprietor | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Managing Members   | <input type="checkbox"/> Beneficiaries | <input type="checkbox"/> Members         |                                      |

of \_\_\_\_\_ (the "Business") located at \_\_\_\_\_  
(full legal name of business) (city, state, zip code)

with a Taxpayer Identification Number of \_\_\_\_-\_\_\_\_\_ and organized and operating as a/an *(check one)*:

- |  |  |   |
|--|--|---|
| <input type="checkbox"/> Corporation         | <input type="checkbox"/> Sole Proprietor               | <input type="checkbox"/> Unincorporated Association or Organization |
| <input type="checkbox"/> Limited Partnership | <input type="checkbox"/> Limited Liability Company     | <input type="checkbox"/> Other _____                                |
| <input type="checkbox"/> General Partnership | <input type="checkbox"/> Limited Liability Partnership |   |

under the law of \_\_\_\_\_.  
(state or commonwealth)

The undersigned further certifies that the following is a true and correct copy of such Resolutions and that such Resolutions continue in full force and effect without amendment or alteration on the date hereof and are in all respects in conformity with and authorized by any articles of organization, certificate of incorporation, charter, by-laws, declaration of trust, partnership agreement, operating agreement or other governing instrument(s) in force at the time of adoption of said Resolutions and at the present time and that the Business shall notify the Credit Union in writing immediately of any changes.

DEPOSIT ACCOUNTS	
<b>Account Authority</b>	<p><b>Resolved:</b> That for purposes of establishing Business deposit accounts, listed above, with the Credit Union and utilizing the products and services offered by the Credit Union in connection therewith, the Business shall submit a membership application in a form provided by the Credit Union for each account and in so doing shall agree to be bound by the provisions thereof and by the Credit Unions:</p> <ol style="list-style-type: none"> <li>a. Terms and Conditions applicable to such Business deposit accounts;</li> <li>b. Electronic Services and Funds Availability Disclosures;</li> <li>c. terms and conditions and/or rules and regulations for any business services selected by the Business from time to time; and</li> <li>d. Business deposit accounts fee schedule, as each of them may be amended by the Credit Union from time to time, and that in order to accomplish the foregoing, the individual(s) whose name(s) and title(s) appear below as Authorized Representative(s) be, and hereby are, authorized on behalf of the Business, acting singly, to execute the application or request and all other documents required by the Credit Union to be executed by the Business in connection therewith, including without limitation a Request for Taxpayer Identification Number and Certification (IRS Form W-9 or substitute Form W-9).</li> </ol>

Business Name: \_\_\_\_\_ Business CIF: \_\_\_\_\_

**Deposits** **Resolved:** That the Credit Union be, and hereby is, designated a depository of funds of the Business with the authority to accept at any time for the credit of the Business deposits in checking, savings, money market, or any other accounts, by whomsoever made in whatever manner endorsed; and, without limiting and generality of the foregoing, which endorsement may be in writing, by stamp, or otherwise and which endorsement may effectively made with or without designation or signature of the person so endorsing; and all funds in the Business’ account(s) shall be subject to the by-laws, rules, account agreements, regulations and conditions of the Credit Union governing deposits now in effect or hereafter adopted by the Credit Union and the Credit Union shall not be liable in connection with the collection of such items which are handled by the Credit Union without negligence and the Credit Union shall not be liable for the acts of its agents, subagents or for any casualty.

**Withdrawals** **Resolved:** The Credit Union is hereby authorized and directed to honor checks, share drafts and other written orders for the payment of money to whomsoever payable, including those drawn to the individual order of a signer, drawing upon the Business’ account(s) with the Credit Union (even if an overdraft is created thereby) and bearing the facsimile signature(s) purporting to be that of any Authorized Representative identified below or otherwise in accordance with these resolutions.

The Credit Union may change the Business’ accounts(s) with the Credit Union for any payment made by the Credit Union in good faith reliance (which shall be presumed) upon any such facsimile signature(s) appearing upon any check, draft, or other written order presented to the Credit Union regardless of by whom or by what means the actual or purported facsimile signature(s) may have been affixed or impressed. The Business assumes full responsibility for, and shall indemnify, defend, and hold the Credit Union harmless of and from any loss, liability or damage the Credit Union may suffer or incur on account thereof.

**ADDITIONAL SERVICES**

**A. Wire Transfers** **Resolved:** That the Authorized Representative(s) identified below (*unless an “A” appears in the Exclusions column next to their name*) shall be designated as having Wire Transfer Authorization and all such individuals shall be, and hereby are, authorized on behalf of the Business, acting singly, to initiate by signature, actual or purported facsimile signature, or oral direction that transfer of funds, by wire, telex, book entry or other means (hereinafter “wire transfers”) from any account of the Business, where permitted by the Credit Union.

**B. Business Online Banking Authorization** **Resolved:** That the Authorized Representative(s) identified below (*unless a “B” appears in the Exclusions column next to their name*) shall have Business Online Banking Authorization and all such individuals shall be, and hereby are, authorized on behalf of the Business, acting singly, to initiate by computer any Business Online Banking transaction, which may include without limitation, transferring funds between and making payments from eligible Business deposit accounts.

**C. Other Electronic Access Authorization** **Resolved:** That the Authorized Representative(s) identified below (*unless a “C” appears in the Exclusions column next to their name*) shall have electronic access to all Business accounts designated herein through, but not limited to, Online Banking, originating electronic funds transfers, Debit Card, ATM Card, and Call-24 Telephone Banking.

The Business acknowledges that it is responsible for the possession and/or use of any access devices and access codes issued to it by the Credit Union, whether or not any such means of access was, in fact, used by a duly Authorized Representative of the Business, unless and until the Credit Union has received written notice that the access device issued to the Business has been lost or stolen and the Credit Union has a reasonable period of time to act on such notice.

**D. Other Business Services** **Resolved:** That the Authorized Representative(s) identified below (*unless a “D” appears in the Exclusions column next to their name*) shall be authorized on behalf of the Business, acting singly, to request that the Credit Union provide to the Business such other business services in connection with the Account identified above as the Credit Union may offer from time to time; and all such individuals shall be, and hereby are, authorized on behalf of the Business, acting singly, to use such business services, including the Night Depository.

**E. Borrowing** **Resolved:** That the Authorized Representative(s) identified below (*unless a “E” appears in the Exclusions column next to their name*) shall be, and hereby are, authorized on behalf of the Business, acting singly, to Borrow from time to time, to make arrangements for extensions of credit by the Credit Union, its successors or assigns upon the credit of the Business, for line of credit overdraft protection in connection with the Accounts identified above.

Business Name: \_\_\_\_\_ Business CIF: \_\_\_\_\_

**GENERAL**

**Resolved:** That all appointments, designations, and delegations relative to the authority of any individual to act on behalf of the Business as set forth herein shall remain in full force and effect until the Credit Union’s receipt of official written notice (accompanied by such evidence of the authority of the individual giving such notice as the Credit Union may reasonably require) of the revocation or modification of such authority; that the Credit Union may rely on this document until the Credit Union has actually received written notice to the contrary and has a reasonable period of time to act on such notice; and that the Business shall, and by adoption of these Resolutions does, agree to indemnify the Credit Union against any claim resulting from payments made pursuant to, or action taken in good faith reliance upon, any authorization contained in these Resolutions, including any actions taken after a change in the ownership, membership, management or legal structure of the Business but before the Credit Union has actual notice of such change and a reasonable period to act upon such notice.

**Resolved:** That any and all resolution of the Business that are or may be in conflict with any of the foregoing be, and hereby are revoked.

**AUTHORIZED REPRESENTATIVES**

The following individuals are empowered to act for and on behalf of the Business as Authorized Representatives in accordance with the authority prescribed herein with respect to the Business account(s) referenced above. As of the date hereof, each of the persons signing below have authority to bind the Business, and the signature is his/her signature. Every Authorized Representative is authorized to act on behalf of the Exclusions column below (using letters A, B, C, D, and/or E corresponding to the services described above).

Name	Title	Signature	Exclusions

In witness whereof, I have signed\* this certificate on \_\_\_/\_\_\_/\_\_\_.

Name	Title	Signature	Date

\*Witness must be one of the following:

- a. Corporation: Corporate Officer (president, vice president, treasurer, secretary)
- b. Limited Partnership: General Partner
- c. General or Limited Liability Partnership: Managing Partner or All partners
- d. Limited Liability Company: All Managers or All Members
- e. Sole Proprietorship: Sole Proprietor
- f. Unincorporated Association, Organization or Club: Signer must indicate capacity in which he/she is signing and provide satisfactory evidence of entity