

Important Applicant Information: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

Customer Information

Customer (the "Customer") _____ Tax Identification Number _____ Routing Number _____

Contact Person _____ Title _____

Street Address _____ City _____ State _____ Zip _____

Phone Number _____ Fax Number _____ Email Address _____

Type of Organization: Federal Credit Union Federal Savings Bank National Bank Other Financial Institution
 State Credit Union _____ State _____

Resolution and Authorization

Secretary

I, the undersigned, hereby certify to National Cooperative Bank, N.A. (the "Bank") that I am the: Assistant Secretary Other _____
 and designated keeper of the records and minutes of the Customer identified above; I have full authority to make representations set forth in these Resolutions on behalf of the Customer; and that the following is a true and correct copy of Resolutions duly adopted by:

The Board of Directors Other governing authority of the Customer _____
 (Please Specify)

at a meeting held on _____, 20____, at which a quorum was present and acting throughout, or adopted by the written consent of a majority of those entitled or required to act to bind the Customer, and that such Resolutions are in full force and effect and have not been amended or rescinded:

Resolved, that the Bank be and hereby is designated as a depository of the Customer, with the authority to accept or receive at any time for the credit of this Customer deposits by whomsoever made of funds and other property in whatever form or manner transferred or endorsed; and that any officer of the Customer be and hereby is authorized to open or cause to be opened one or more accounts with the Bank on such terms, conditions and agreements as the Bank may now or hereinafter require and to make any other agreements deemed advisable in regard to any of the foregoing.

Resolved Further: that checks, drafts or other orders for the payment, transfer or withdrawal of any of the funds or other property of the Customer on deposit with the Bank shall be binding on the Customer when signed, manually or by use of a facsimile or other electronic or mechanical signature, or otherwise authorized by any one of the persons designated below (any such person an "Authorized Person").

NAME	TITLE	SIGNATURE

Resolved Further that the Bank is hereby authorized to pay and charge to the accounts of the Customer any such checks, drafts or other items or orders so signed or otherwise authorized, including those payable to the individual order of the person or person signing or otherwise authorizing the same and including also those payable to the Bank or to any other person for the application or which are actually applied to the payment of the indebtedness owing to the Bank for the person or persons who signed such checks, drafts or other withdrawal orders or otherwise authorized such withdrawals. In particular, and without limitation, such persons may authorize payment, transfer, or withdrawal by oral or telephonic directions to the Bank complying with such rules and regulations relating to such authorization as the Bank may communicate to the Customer from time to time.

Important Applicant Information: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

Resolution and Authorization (cont'd)

Resolved Further that any Authorized Person is hereby authorized, on behalf of this Customer and in its name, to execute and deliver, and to thereby bind the Customer to any and all agreements with the Bank relating to the Customer's deposits or other banking needs, including without limitation the Master Agreement for Settlement and Correspondent Banking Services and any services offered thereunder or in connection therewith, including without limitation any lines of credit, whether committed or uncommitted, and any other agreements deemed appropriate by such Authorized Person executing such agreement (collectively, the "Agreements").

Resolved Further, that each Authorized Person, acting alone, is hereby authorized to act on the Customer's behalf in all matters relative to Customer's passcodes, including but not limited to the right to: (a) establish additional passcode IDs on the Customer's behalf; (b) terminate or cancel any/all existing passcodes; (c) change the Customer's account(s) associated with passcode ID; (d) change the activity level of an account associated with any passcode; and (e) effect transactions and perform other functions on NCB's Business Banking website pursuant to the Agreements.

Resolved Further, that any [one two other _____] Authorized Persons who are also officers of the Customer shall, acting together, have the authority to name additional Authorized Persons. [If neither box is checked, two Authorized Persons shall be required.]

Further Resolved, that the foregoing Resolutions shall remain in full force and effect and the authority herein given to all of said persons shall remain irrevocable as far as the Bank is concerned until three (3) business days after the Bank is notified in writing of the revocation of such authority and the Bank acknowledges receipt and that receipt of such notice shall not affect any action taken by the Bank prior thereto; and

Further Resolved, that this authorization supersedes any resolution, signature card or other document currently on file with the Bank that limits authority over any specific account or over Customer's accounts with the Bank. This authorization shall remain in force and effect notwithstanding any subsequent change in such specific or general account resolution, signature card or related documentation. Any notice of a termination or change with respect to the identity of an Authorized Person or the authority of any person hereunder must specifically describe the termination or change requested.

Further Resolved, that all acts, either now, hereafter or previously performed, by the officers, partners, agents and employees of Customer to effect the above resolutions are hereby approved, authorized, ratified and confirmed.

Under penalty of perjury, the undersigned certifies that (i) the taxpayer identification number shown above is correct and (ii) undersigned is not subject to backup withholding because:

- (a) the undersigned is exempt from backup withholding, or
- (b) the undersigned has not been notified by the Internal Revenue Service that it is subject to backup withholding as a result of a failure to report all interest or dividends, or the IRS has notified the undersigned that it is no longer subject to backup withholding.

In Witness Whereof, and intending to bind the Customer, I have hereunto subscribed my name as of the date set forth below.

Name Title: Secretary Assistant Secretary Other _____ (Please Specify)

Authorized Signature Date

(Seal)