

FIRST COMMERCE BANK

CUSTOMER NAME/ACCOUNT TITLE: _____

ACCOUNT NUMBERS: _____

TRANSFER AUTHORIZATION

The undersigned customer hereby authorizes FIRST COMMERCE BANK to accept telephonic, verbal, electronic, written, or NetTeller (the Bank's online banking product, additional agreement required) entries to debit customer's account(s) maintained at Bank and transfer funds as directed by any authorized person whose name appears below. These transfers may involve the movement of funds from one account into another. Notwithstanding any contrary instruction regarding minimum number of signatures required for the withdrawal of funds, including but not limited to the signature card, Bank is hereby authorized to act upon the telephonic, verbal, electronic, written, or NetTeller instructions of ANY ONE of said authorized persons. As used herein, the term "written instructions" shall include, but not be limited to, electronic transmission of written documents through telephone lines, commonly known as "fax" transmissions.

The customer understands and agrees to the following:

1. The customer may provide written instructions to the Bank for transfer of funds and upon receipt of written instructions the Bank will act upon them.
2. Transfer service is provided merely as an accommodation and convenience to customer; customer will indemnify and hold Bank free and harmless from and against any and all liabilities, claims, losses, demands, actions, suits, whether groundless or otherwise and other costs and expenses of every nature and description, including attorney's fees which Bank may incur or be subjected to, arising out of or related directly or indirectly to any transfer that Bank believes, in good faith, to have been requested by any authorized person in accordance with this authorization.
3. The Bank assumes no responsibility for ascertaining the genuineness or authenticity of any caller or electronic message sender giving written, verbal, electronic or telephonic instructions except to the extent that the customer has designated herein.
4. Bank shall charge the rate specified in its service charge schedule for these services.
5. Bank is not responsible for its good faith refusal to honor any request for transfer.
6. Customer will maintain all of the transfer accounts with identical ownership, and rights or access and withdrawal. Customer acknowledges that this requirement is customer's duty and Bank will not supervise or control the account to ensure satisfaction of this requirement.
7. The Bank may terminate this agreement at any time.
8. Customer designates the following as authorized person(s) empowered to give telephone or written instructions under this authorization, which authorization shall continue until Bank receives notice to the contrary in writing.

NAME (Typed or Printed)

SIGNATURE

9. **NOTICE: TELEPHONE CONVERSATIONS WITH THE OPERATIONS DEPARTMENT MAY BE RECORDED AND SUCH RECORDINGS RETAINED BY THE BANK.**

NON CORPORATE ACCOUNTS

This authorization is executed on _____, 20____

by: _____

SIGNATURE

SIGNATURE

TITLE

TITLE

CORPORATE ACCOUNTS

This authorization is executed on _____, 20____

by: _____

SIGNATURE

SIGNATURE

TITLE

TITLE

I certify that the foregoing Transfer Authorization was adopted and approved by the Board of Directors of _____ at a meeting of said Board duly held on _____, the above signatories are empowered to execute such authorization on behalf of said corporation and that said authorized persons are authorized to make transfers pursuant to said authorization.

Date: _____

CORPORATE SECRETARY