

POWER OF ATTORNEY

I, _____ (grantor of power),
constitute and appoint _____ (grantee of power)
as my attorney-in-fact to deposit funds, withdraw funds, or sign endorsements with regard to Account #(s) _____
_____ at _____
_____ (Name of Financial Institution).

Grantor of power: You must indicate below whether or not this power of attorney will be effective if you become incompetent. Check the box in front of the statement below that expresses your intent.

- This is a durable power of attorney. This power of attorney will not be affected by lapse of time or my later disability or incapacity.
- This power of attorney shall not be effective if I become incompetent.
- Grantee is authorized to conduct banking transactions as set forth in section 2 of P.L. 1991, c. 95 (C. 46:2B-11).

STATE OF NEW JERSEY

COUNTY OF _____ SS.

On this _____ day of _____ before me, the undersigned, personally appeared,

the grantor(s), who, I am satisfied, is / are the person(s) who signed the foregoing instrument, and they did acknowledge that they signed, sealed and delivered the same as their voluntary act and deed, for the uses and purposes expressed in the instrument.

Notary Public

THE PARTIES SIGNING BELOW AGREE TO THE TERMS AND CONDITIONS CONTAINED ON PAGES 1 AND 2 OF THIS AGREEMENT.

Signature of Grantor _____ Date _____

Signature of Grantor _____ Date _____

Signature of Grantee _____ Date _____

ACKNOWLEDGEMENT:

Signed in the presence of _____
(Signature of Financial Institution Employee)

an authorized representative of the above named Financial Institution.

REVOCACTION

Do not use this part of the form unless there is an intent to revoke (cancel) the Power of Attorney granted above.

REVOCACTION: I revoke (cancel) the Power of Attorney created by this agreement as of _____

Signed (grantor of power) _____

Grantor signed revocation in the presence of _____, an authorized representative of the above named
(Signature of Financial Institution Employee)

Financial Institution.

NOTE: If a written revocation notice (other than the above) was received, the source was _____
_____ and was accepted by _____

TERMS AND CONDITIONS OF THIS POWER OF ATTORNEY

1. The power granted in this agreement shall continue as between the grantor and grantee of the power until the earlier of the following happen: (a) revocation by the grantor of the power, (b) termination of the account(s) which the grantee has power of attorney over, (c) death of the grantor of the power, or (d) appointment of a guardian of the estate of the grantor of the power. The power will also terminate if the grantor becomes incompetent unless the grantor has indicated on page 1 of this document an intent that the power remain effective even if the grantor becomes incompetent or disabled.
2. The financial institution may rely upon the validity of this Power of Attorney and shall be held harmless from doing so, until written notice is received by this financial institution as to any of the events of termination of the power. Grantee of the Power of Attorney must notify this financial institution of any information that they have that would cause the power to terminate (such as the death of the grantor) as soon as possible after learning that information.
3. The attorney-in-fact acting under this agreement shall maintain such books or records as will permit an accounting of the acts of the attorney-in-fact, if an accounting is requested by a legal representative of the grantor of the power.
4. The attorney-in-fact shall be liable for any disbursement other than a disbursement to or for the benefit of the grantor of the power, unless the grantor shall have authorized a disbursement in writing.
5. Any power of attorney, not signed in the presence of an authorized person at this financial institution, may be rejected by the financial institution until the grantor of the power shall have satisfied this financial institution of the validity of the power.
6. The Financial Institution should file the original of this document with the signature card of the person granting the power. Grantor and Grantee of Power of Attorney may each want a copy of this document.
7. If grantee is authorized on page 1 of this agreement to conduct banking transactions as set forth in section 2 of P.L. 1991, c. 95 (C.46:2B-11) then the operation of the power of attorney shall be governed by the rules of that law regardless of provisions in this agreement to the contrary.