



Trustee's Account Agreement Disclosure

The Trustee(s) of the Trust request(s) and authorize(s) Sacramento Credit Union (the "Credit Union") to establish an account (the "Account") in the name of the Trust on the terms and conditions set forth in the Certification of Trust and in the Credit Union's Truth in Savings Disclosure. This Account shall be governed by applicable state, federal, and local laws and regulations, as well as the articles of incorporation, charter, bylaws, rules, regulations, and practices of the Credit Union, each as amended from time to time.

Authority of Trustee(s): The Trustee(s) represent and warrant that, subject to any limitations regarding the number of signatures required to transact business on this Account, as confirmed in the Certification of Trust, he/she/they have the authority under the governing Trust to:

- a. Enter into this Agreement to establish and maintain this Account as Trustee(s) with the Credit Union.
- b. Transact any and all business on this Account, including, without limitation, the authority to: (i) make, sign, and deliver checks, share drafts, or other drafts for the benefit and on behalf of the Trust; and (ii) withdraw by check, share draft, draft, order, or otherwise any and all funds (including earned dividends) on deposit in this Account.
- c. Borrow money and pledge any and all sums on deposit in this Account as security for the repayment of any loan made by the Credit Union.

Indemnification: The Trustee(s) hereby agree to defend, indemnify, and hold the Credit Union harmless from and against any all claims, demands, suits, actions, damages, judgments, costs, charges, and expenses (including, without limitation, court costs and attorneys' fees) of any nature whatsoever that the Credit Union may suffer, sustain, or incur resulting from, arising out of, or in any way connected with the establishment or maintenance of, or transaction of any business on, this Account by or through any Trustee(s). The Trustee(s) agree to pay any necessary expenses, attorneys' fees, or costs in the enforcement of this indemnification and hold harmless provision.

Reliance on Statements; Notification: The Trustee(s) understand and agree that the Credit Union is relying upon the statements, representations, and warranties made by the Trustee(s), and that the Credit Union shall not be responsible in any way for verifying either the existence, validity, or legality of the Trust itself, or the authority or powers of the Trustee(s) under the governing Trust instrument to establish, maintain, or transact any business on this Account.

The Credit Union reserves the right to require the Trustee(s) to execute and provide at any time a current Certification of Trust pursuant to Probate Code §18100.5, in any form and substance acceptable to the Credit Union, affirming the existence of the Trust and the authority and powers of the Trustee(s) thereunder. The Trustee(s) agree to notify the Credit Union of (a) any change in address of any Trustee(s), Trustor, or Beneficiary, and (b) any changes to or amendments of the governing Trust instrument which would conflict with or otherwise affect the validity of any statement, representation, or warranty contained in this Account. Any such change or amendment shall be effective as to the Credit Union only after a new Certification of Trust is executed and provided by the Trustee(s).

Successor Trustee(s): A Successor Trustee(s) may act only upon the resignation, incapacity, or death of the Trustee(s). Before any Successor Trustee(s) may transact any business on this Account, the Successor Trustee(s) shall (a) provide the Credit Union with (i) a current Certification of Trust, (ii) a letter of resignation signed by the resigning Trustee(s), (iii) a court order, (iv) a declaration under penalty of perjury from the treating physician of the Trustee(s) concerning his/her/their incapacity, or (v) a certified copy of the death certificate(s) for the Trustee(s); and (b) execute a new signature card. The Credit Union may require an updated Certification of Trust pursuant to Probate Code §18100.5.

Credit Union as Depository Institution Only: The Trustee(s) acknowledge and agree that the Credit Union's sole obligation to the Trustee(s) hereunder is as a depository institution and nothing in the governing Trust instrument shall be construed to impose any duties or obligations whatsoever upon the Credit Union as a Trustee under the terms of the Trust.

Recommendation to Seek Professional Advice: This Account affects your legal rights. In the establishment of this Account, the Credit Union makes no representation as to any tax, probate avoidance, or financial or estate planning advantage, benefit, or result of any kind whatsoever. If you desire assistance concerning the interpretation, meaning, or effect of any of the provisions of this Account, you should seek the advice of an attorney or other competent professional.

By opening or maintaining this Account, the Trustee(s) acknowledge that the Credit Union is relying on the information contained in the Certification of Trust provided to the Credit Union. The Trustee(s) further acknowledges that the Trust has not been revoked, modified, or amended in any manner that would render the information contained in the Certification of Trust incorrect. The Trustee(s) agree that this Account is governed by the terms and conditions of this Trustee's Account Agreement Disclosure and the Credit Union's Truth in Savings Disclosure.