



## CERTIFICATION OF TRUST for Deposit Accounts

This Certification of Trust ("Certification") is given by the undersigned trustee(s) to CIT Bank, a division of First-Citizens Bank & Trust Company (the "Bank") pursuant to § 36C-10-1013 of the North Carolina General Statutes. This Certification of Trust frequently uses the singular form of the words, "grantor", "settlor", "trustor", "trustee", and "beneficiary" when referring to these parties, regardless of whether the trust instrument itself uses different terms or the reference is to one or more persons.

Each of the undersigned hereby certifies to the Bank as follows:

1. The name of the trust is \_\_\_\_\_, (hereinafter referred to as "Trust").
2. The Trust was created on \_\_\_\_\_. The Trust is currently in existence and has not been revoked. The dates of any and all amendments to the Trust are \_\_\_\_\_.
3. The personal information of each grantor/settlor/trustor/creator ("grantor") of the Trust is as follows:

Full Name	Current Address	Social Security Number	Date of Birth MM/DD/YYYY

*(If there are more than two grantors, please attach another page with the additional names and information.)*

4. The name(s) of the trustee(s) authorized to establish and maintain the account is/are as follows (maximum of two):

Full Name	Current Address

If there are co-trustees named above, each is individually authorized by the terms of the trust or has been delegated such authority with the consent of all co-trustees, to establish and maintain bank accounts for the trust, and perform the functions specified in Section 7, below.

The names of the Successor Trustees, if any, are as follows:

①	③
②	④

5. The Trust is revocable. The grantor(s) named in Section 3 have the authority to revoke the Trust.
6. The Taxpayer Identification Number (TIN) of the Trust is: \_\_\_\_\_. This TIN is the Social Security Number of an individual who is both a grantor and a trustee of the Trust.
7. Each trustee has the authority and power on behalf of the Trust to:
  - Open and close any deposit account held with Bank in the name of the Trust.
  - Transact all business with respect to any such account, including, but not limited to transfer of funds and endorsing for deposit or withdrawal checks, and all other types of instruments payable or belonging to the Trust.
  - Purchase and redeem certificates of deposit ("CDs") and all other types of intangible personal property from Bank.
  - Obtain from Bank and use an ATM or debit card to withdraw or transfer funds from any deposit account held in the name of the Trust, and to designate other persons not so designated herein to use an ATM or debit card to withdraw or transfer funds from any of the Trust's accounts.
  - Enter into an agreement for the use of any other deposit-related products or services offered by Bank, including, but not limited to, electronic funds transfer services (e.g., ACH transfers, and online/electronic banking services) and wire transfer services, and to initiate and conduct transactions pursuant to such agreements.
8. This Certification is in effect on the date indicated below and shall remain in effect until the Bank receives a newer certification of trust or notice of revocation of the Trust and has had a reasonable opportunity to act in response. All transactions described in this Certification conducted by or on behalf of the Trust prior to delivery of this Certification are in all respects ratified, approved, and confirmed.
9. Trustee has read the Trust agreement and, where necessary, obtained the advice of counsel to determine his/her/their authority as trustee to exercise the powers indicated above.
10. To the best of my/our knowledge, the Trust has not been revoked, modified, or amended in any manner that would cause the representations made in this Certification of Trust to be incorrect. Each person signing this Certification is currently acting as trustee or co-trustee of the Trust and was named as a trustee or co-trustee in the deposit account application that was submitted to the Bank.

***(Remainder of page intentionally blank. Signature page follows.)***

This Certification of Trust is dated as of \_\_\_\_\_.

*(Please execute this document in the signature line(s) below as applicable).*

**INDIVIDUAL TRUSTEE OR CO-TRUSTEES:**

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Print name*

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Print name*

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

**All signatures must be notarized**

State of \_\_\_\_\_

County of \_\_\_\_\_

On \_\_\_\_\_ before me, \_\_\_\_\_  
DATE NAME OF NOTARY

PUBLIC

Personally appeared \_\_\_\_\_  
NAME(S) OF SIGNER(S)

Personally known to me **OR** proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(s), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

\_\_\_\_\_  
SIGNATURE OF NOTARY PUBLIC

# **INSTRUCTIONS**

## **for completion of**

### **Certification of Trust for Deposit Accounts**

#### **NOTE TO TRUSTEE:**

CIT Bank, a division of First-Citizens Bank & Trust Company (the "Bank") routinely requires a current (i.e., executed no more than two months prior to the date of account application) Certification of Trust when a trustee wishes to open a new deposit account in the name of a trust. Use of the Bank's Certification of Trust form is preferred but is not required, as long as the certification of trust presented by the trustee meets the statutory requirements provided in § 36C-10-1013 of the North Carolina General Statutes, as documented on the Bank's form. We are prohibited from requiring a copy of the entire trust document if the trustee presents us with a certification of trust; however, we can ask for copies of excerpts from the trust document and any amendments to the trust that identify the trustee(s) and list the trustee's powers.

#### **INSTRUCTIONS TO TRUSTEE(S):**

*For the purpose of simplicity, this document uses the singular form of the words "grantor", "settlor", "trustor", "trustee," and "beneficiary" when referring to these parties, regardless of whether the trust itself uses different terms or the reference is to one or more persons.*

**Section 1:** Indicate the full name of the Trust (for example, the John Smith Family Trust Under Agreement Dated September 15, 2007).

**Section 2:** Indicate the date on which the Trust was created. If the Trust has been amended, list the dates of all amendments.

**Section 3:** Indicate the name, address, social security number and date of birth of each grantor (also known as a settlor, trustor, or creator) of the Trust. If there are more than two grantors, please use an additional sheet of paper to provide their names and personal information.

**Section 4:** Indicate the name and address of up to two currently acting trustees of the Trust, whose names were included in the application for the deposit account, and also the names of the successor trustees, if any. Each named trustee must be individually authorized by the terms of the trust or must be delegated such authority with the consent of all co-trustees, to establish and maintain bank accounts for the trust, and perform the functions specified in Section 7.

**Section 5:** The Trust must be revocable. A revocable trust may be altered, modified, amended, or revoked by the grantor or other appointed person(s).

**Section 6:** For tax reporting purposes, the Trust's Taxpayer Identification Number or "TIN" must be the social security number of a grantor/trustee.

**Section 7:** This section lists powers that a trustee exercises to open and maintain deposit accounts.

**Sections 8-10:** These are the sections where the trustee certifies that the statements and representations in the document are true and correct and have not been revoked, modified, or amended so as to make the statements incorrect.

**Date:** Record the date the Certification of Trust is signed.

**Signatures:** The currently acting trustee or co-trustees named in the deposit account application must sign the Certification of Trust and all signatures must be notarized.