

SOLE PROPRIETOR ACCOUNT AUTHORIZATION

To: Excel Federal Credit Union
5070 Peachtree Industrial Blvd.
Norcross, GA 30071

(I /We)_____ (am/are) doing business under the name of
_____(trade name)
_____(address)
_____(city) _____(state), _____(zip)

and instruct you to open an account under that name. This business is not incorporated and _____(I or we) warrant to Excel Federal Credit Union (the "Credit Union") that (I or we) alone have all financial interest in it. Checks, drafts, notes, bills, and orders for the payment of money payable to such trade name may be endorsed by

_____, or Title _____
_____, or Title _____
_____ Title _____

(any one of the foregoing persons acting alone being referred to as the authorized signer) and deposited with you for credit to said account. Such endorsements may be made in writing or by stamp and without designation of the person so endorsing. (I or we) agree to notify you immediately in writing of any change and this authorization will continue in force until express written notice of its rescission or modification has been received by the Credit Union and the Credit Union has a reasonable time to act on the notice. The authorized signer may borrow money from time to time individually and on behalf of the business from the Credit Union in such amounts, for such lengths of time, and at such rates of interest and on such terms and conditions as the authorized signer deems expedient or advisable and to evidence the indebtedness created by executing and delivering individually and in the name and on the behalf of this business, promissory notes, judgment promissory notes, drafts, agreements for the payment of money, or other obligations, signed individually and in the name of the business by the authorized signer designated above, and the authorized signer may to pledge, hypothecate, or deliver as security for the payment of the notes and other obligations on such terms and conditions and such rights, titles, and powers as shall seem advisable to the authorized signer, any notes, deeds to secure debts, security agreements, bonds, stocks, bills receivable, warehouse receipts, or other documents, accounts, securities, or property now or in the future belonging to the business; and they, and each of them, are further authorized to discount with the Credit Union the notes, bills receivable, or acceptances issued to or owned by this business, and to execute and deliver any and all endorsements or instruments of assignment or transfer which may be necessary or proper in such cases effectually to transfer to the Credit Union the property so pledged, hypothecated, or delivered.

The Credit Union will not be in any manner whatever responsible for or required to see the application of any of the funds of this business deposited with, withdrawn, or borrowed from it, or secured by this discount of notes and other obligations to it as provided above, and all such transactions shall be conclusively presumed to be legally binding on this business and the Owner of this account. The Owner and authorized signer are jointly and severally liable for any overdraft or other indebtedness incurred through the use of this Share Account until such overdraft or other indebtedness has been fully satisfied.

Dated: _____

(Signature)