

LIMITED LIABILITY COMPANY ACCOUNT AUTHORIZATION

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

In consideration for Excel Federal Credit Union's (the "Credit Union") acceptance of a Share Account, Share Draft Account or Money Market Account in the name of

\_\_\_\_\_ (limited liability company name)  
(the "company") to transact business with

\_\_\_\_\_ (limited liability company name), and  
otherwise to act in reliance hereon, we the undersigned certify and agree, individually and on behalf of  
the company, as follows:

\_\_\_\_\_ (limited liability company name)  
is a limited liability company duly organized and validly existing under the laws of the State of  
\_\_\_\_\_, having its principal offices located at:

\_\_\_\_\_ (address)

\_\_\_\_\_ (city) \_\_\_\_\_ (state),

and such company consists of the following managers and no other managers:

\_\_\_\_\_, and

\_\_\_\_\_, and

\_\_\_\_\_, and

the following members and no others:

\_\_\_\_\_, and

\_\_\_\_\_, and

\_\_\_\_\_.

Each manager, acting alone (or when no manager is designated herein, each member acting alone), has full authority to represent, sign for, and bind the company, in the company name, in all respects and for all amounts and each manager (or when no manager is designated herein, each member acting alone) shall be deemed an authorized signer for all accounts maintained by the company with the Credit Union.

Where one or more managers are designated as authorized signers herein no member shall have authority to bind the company in any respect unless that member is also a manager and authorized signer.

You are authorized to honor, receive, deposit or pay all instruments signed in accordance with this authorization, even though drawn or endorsed to the order of any member or manager signing the

same or tendered for cashing, in payment of the individual obligation of the member or manager, or for deposit to his or her personal account. You will not be required, or be under any obligation to inquire, as to the circumstances of the issuance or use of any instrument signed in accordance herewith, or the application or disposition of the instrument or the proceeds.

Notwithstanding any modification or termination of the power of any manager or member to represent the firm, whether by expiration of the limited liability company operating agreement, or otherwise, and notwithstanding any other notice you may receive, this authority shall continue binding on each of us individually and our legal representatives, and on the company or its successors until written notice to the contrary signed by, or on behalf of, one of the undersigned shall have been received by you and acknowledgment of such notice shall have been received from you by such of your departments, offices, branches, and correspondents as may be concerned. No notice, statement or agreement limiting, or purporting to limit, the authority of any person to bind the company nor notice of dissolution, termination or reconstitution of the company shall be binding on the Credit Union regardless of where and when filed until the Credit Union acknowledges receipt of said notice or statement in writing.

The signatures below, by which this certificate is executed, are the authorized signatures of the managers (or members where no managers are designated herein) who will sign, in accordance with this authorization, as they will appear on checks and other documents.

Any authorized signer may borrow money from time to time on behalf of the company 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 the company, promissory notes, judgment promissory notes, drafts, agreements for the payment of money, or other obligations, signed in the name of and on behalf of the company by any authorized signer designated above, and the authorized signer may 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 company; 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 the company, 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 the company 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 the company and each member and manager thereof. The company and each and every manager and each and every authorized signer are jointly and severally liable for any overdraft or other indebtedness incurred through the use of any account maintained by the company with the Credit Union until such overdraft or other indebtedness has been fully satisfied.

Dated: \_\_\_\_\_

\_\_\_\_\_  
(Signatures)

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