

The USAA Power of Attorney document enables a designated individual, known as the Attorney-in-Fact, to perform various transactions on behalf of the Grantor concerning their personal USAA accounts, including access to bank accounts, management of life insurance policies, and handling auto and property transactions. This document is specifically tailored for USAA business and does not function as a general power of attorney. It is essential for the Grantor to appoint a trusted individual, as the Attorney-in-Fact's signature will be regarded as the Grantor's. The Power of Attorney is durable, remaining effective even if the Grantor becomes disabled, but it ceases upon the Grantor's death. Limitations include the necessity for separate signature cards for check-writing privileges and restrictions on granting authority over certain accounts, such as business or trust accounts, which may require additional legal documentation. The form must be accurately completed, including identification details for both the Grantor and Attorney-in-Fact, and must be notarized. If no termination date is indicated, the Power of Attorney remains effective until revoked or upon the Grantor's death.

The document specifies the powers granted to the Attorney-in-Fact, which encompass banking transactions like depositing and withdrawing funds, accessing safety deposit boxes, and managing insurance transactions such as paying premiums, changing beneficiaries, and settling claims. All actions taken by the Attorney-in-Fact must be executed in the Grantor's name, and the Grantor indemnifies both the Attorney-in-Fact and USAA against any liabilities arising from actions taken under this Power of Attorney. The document also outlines that it remains effective until a specified expiration date unless revoked by the Grantor through written or oral notice to USAA. In cases where the Grantor is in a military status of "missing," "missing-in-action," or "prisoner of war," the Power of Attorney will automatically remain valid for 60 days after their return to military control. Upon termination or revocation of the Power of Attorney, the Grantor agrees to change their password and PIN for accessing USAA's online services. The document must be signed by the Grantor and acknowledged by either a notary public or an authorized individual under 10 USC § 1044A for military personnel, with the Attorney-in-Fact assuming fiduciary and legal responsibilities

upon acceptance of the appointment.