



Trust Account Agreement and Certification

Trust Name (the "Trust Name"): _____

Trust Date (the "Trust Date"): _____

Taxpayer Identification Number (the "TIN"): _____

The undersigned represent to Alpine Capital Bank (the "Bank") that we are the trustee(s) (the "Trustees") under a trust agreement titled the Trust Name (the "Trust"). The Trustees agree and certify as follows:

1. The Trust, dated the Trust Date, was duly signed by the creator ("Grantor") of the Trust and the Trustees. If requested by the Bank, the Trust will provide the Bank with a copy of the Trust.
2. The Trust is a (an) (check one):

<input type="checkbox"/> Inter-Vivos (Living) Trust	<input type="checkbox"/> Profit Sharing Plan
<input type="checkbox"/> Testamentary Trust (Letters of Trusteeship required)	<input type="checkbox"/> Irrevocable Life Insurance Trust
<input type="checkbox"/> Pension Plan	<input type="checkbox"/> Other (specify) _____
3. The Trustees are authorized, individually, to open and maintain, in the name of the Trust, any type of deposit account(s) (the "Accounts") generally offered by the Bank for trusts, subject to the Bank's rules and regulations, as may be amended.
4. The Trustees are authorized, individually, to deposit funds, from whatever source, to the Accounts, and, individually, to withdraw funds from the Accounts by check, note, draft, order or other instrument of instruction for the payment of money on the Accounts payable to or for the benefit of any third party or any Trustee, in any capacity, personal or otherwise, or for the withdrawal of funds in cash. It is understood that the Bank has no fiduciary duties or responsibilities to monitor the disposition of funds from the Accounts.
5. The Bank is hereby requested, authorized, and directed to accept for deposit to the Accounts for credit, or for collection, any and all instruments or items endorsed by any person or by hand stamped impression in the name of the Trust, or without endorsement.
6. The Trustees are authorized, individually, to execute and deliver an electronic funds transfer agreement, to make transfers or withdrawals by electronic transfer on behalf of the Trust, and to obtain an access device (including, but not limited to, a card, code, or other means of access to the Accounts that may be used for the purpose of initiating electronic fund transfers).
7. The Trustees are authorized, individually, to enter into, execute, and/or deliver any and all other contracts, agreements, stipulations, and orders which the Trustees may deem advisable, from time to time, with the Bank, concerning funds deposited or withdrawn or any other business transacted by and between the Trust and the Bank subject to any restrictions contained herein.
8. In the event that any Trustee shall die, resign, or otherwise be unable to act as Trustee, it is the obligation of another Trustee or nominated successor Trustee to notify the Bank and to provide the Bank with a new Trust Account Agreement and Certification authorizing the Bank to act on the order or instruction of any newly designated Trustee.
9. This Trust Account Agreement and Certification conforms with the terms of the Trust and accurately represents the authority of the Trustees to act on behalf of the Trust. The Bank may rely on this Trust Account Agreement and Certification until it receives written notice of any amendment or termination of the Trust, certified by a Trustee or successor Trustee. The Bank shall have a reasonable time to act upon such certified notice of amendment or termination.

10. If due, in whole or in part, to any unauthorized act of a Trustee, the Bank makes unauthorized payments from the Accounts or otherwise suffers a loss, the loss shall be incurred by the Trust and the Bank shall not be required to credit the Accounts. In addition, the Trust hereby indemnifies and holds the Bank harmless from and against any and all losses, costs, damages, and/or expenses (including, but not limited to, attorneys' fees) which the Bank suffers or incurs in connection thereto. In a situation where the Bank has the duty to exercise ordinary care or meet reasonable commercial standards, that duty shall not exceed the obligation to recognize (i) forged signatures of authorized persons, (ii) alterations, and (iii) other defects, provided that the aforementioned are readily apparent and recognizable on the face of the instrument by an ordinary bank teller.
11. Any and all transactions, including, but not limited to, deposits and withdrawals, by and on behalf of the Trust with the Bank prior to the adoption of this Trust Account Agreement and Certification are, in all respects, hereby ratified, confirmed, approved, and adopted.
12. All controversies and questions concerning the intent and legal effect of any of the provisions of this Trust Account Agreement and Certification shall be governed by and construed under and in accordance with the laws of the State of New York.
13. The Trustees, on behalf of themselves and the Trust, release the Bank from any and all claims and liabilities and further agree to indemnify and hold the Bank, its officers, agents, and employees harmless from and against any and all claims, losses, judgments, suits, and expenses (including, but not limited to, attorneys' fees) and liabilities which it may suffer or incur by acting and relying upon this Trust Account Agreement and Certification.

Trustee _____	Date _____
Trustee _____	Date _____
Trustee _____	Date _____
Trustee _____	Date _____
Trustee _____	Date _____

Inter-Vivos Trust Acknowledgement

I, _____, the Grantor of the Inter-Vivos Trust referred to herein, acknowledge and certify that the Trust is a valid trust that is in full force and effect and that the Trustees have the authority as represented in this Trust Account Agreement and Certification.

Grantor _____ Date _____

Pension or Profit-Sharing Plan Acknowledgement

I, _____, an authorized officer of the corporation which established the Trust referred to herein, acknowledge and certify that the Trust is a valid trust that is in full force and effect and that the Trustees have the authority as represented in this Trust Account Agreement and Certification.

Corporate Officer _____ Date _____