



TELEPHONE TRANSFER SERVICE AGREEMENT AUTHORIZATION

Account Number			
Branch Number			

The person(s) named below are authorized to give instructions by telephone to New Omni Bank, National Association (hereinafter referred to as the "Bank") to transfer funds from deposit accounts held in my (our) name with the Bank to other deposit or loan accounts that I (we) maintain with the Bank.

For transfers between deposit accounts, all authorized signatures on each account involved must appear on (and be identical to) the other account. The taxpayer identification number on each account must also be the same as that shown on the other account. In addition, if a transfer is to be made from a deposit account for credit to a loan, the depositor must be the same as the borrower of the loan to be credited.

When making a telephone transfer, the Bank will require the following identifying information from the caller for purposes of verification: name of caller; name of any (one) authorized signature on my (our) account from which funds are to be transferred; the taxpayer identification number shown on the signature card from which funds are to be transferred; the amount to be transferred; and the account number to which funds are to be transferred. You agree that the above described verification procedures are commercially reasonable to you.

The Bank shall be under no obligation to act on any telephoned instructions if it has reasonable cause to believe that the person calling is not one of the persons named below. The Bank shall not be liable for any transfer made pursuant to telephoned instructions purported to be given by one of the persons named belows if it follows the verification procedures set for above, unless you are a consumer. If you are a consumer, your liability for unauthorized telephonic transfers is limited by section 205.6 of the Electronic Fund Transfer Act.

The Bank shall not be responsible for any overdraft that may result from a telephone transfer itself, or as a consequence of a telephone transfer combined with the effects of any outstanding debits (checks, withdrawals) not posted to the account at the time the telephone transfer request is made.

This authorization shall remain in effect until the Bank has received an amendment or cancellation in writing, signed by each of the account holders.

Persons Authorized to Make Telephone Transfers

Name (Type of Print)	Title	Telephone Number
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

I (we) the undersigned agree to the foregoing and hereby authorize the above persons to make telephone transfers.
Name of all signators on the Accounts between which funds are to be transferred.

_____	Signature	_____	Type of Print Name and Title
_____	Signature	_____	Type of Print Name and Title
_____	Signature	_____	Type of Print Name and Title
_____	Signature	_____	Type of Print Name and Title
_____	Signature	_____	Type of Print Name and Title

_____	Name of Business	_____	Date
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