

Certificate Regarding Credit Union's
Acceptance of Non-Member Deposits

The undersigned on behalf of the credit union shown below (hereinafter referred to as the "Credit Union"), hereby certifies the following:

1. The Credit Union's acceptance of non-member deposits from Primary Financial Company LLC, as custodian for certain beneficial owners who are not members of the Credit Union (which are subsequently referred to as the "non-member deposits"), have been duly authorized by all necessary action of the Credit Union's Board of Directors, and will not violate any provision of law, of the Credit Union's charter or of its bylaws, and will not result in the breach of or a default under any other agreement to which the Credit Union is a party or by which the Credit Union may be bound;
2. The Credit Union, including its Board of Directors, has taken all action necessary to authorize acceptance of non-member deposits;
3. I have reviewed the effect that the Credit Union's acceptance of the non-member deposits will have on the Credit Union's financial position and on the financial statements, the call reports, and the other financial documents that the Credit Union is required by law or regulation to prepare and monitor;
4. The Credit Union agrees that it offers federal deposit insurance and that in the event Credit Union converts from federal deposit insurance to nonfederal deposit insurance, Primary Financial Company LLC, at its sole option, may immediately withdraw any or all of its accounts with the Credit Union, even if prior to maturity, and shall not be charged an early withdrawal penalty or fee of any sort for such early withdrawal; and
5. I have authority to make this certificate on behalf of the Credit Union.

IN WITNESS WHEREOF, I, the undersigned, have executed this Certificate as of the day and year below written.

Credit Union: _____ Date: _____
Address: _____ Signature: _____
City, St, Zip: _____ By: _____ (Name)
_____ Its: _____ (Title)