

Corporation or Organizational Share Draft Account Agreement

The undersigned officers hereby authorize Ardent Credit Union (the "Credit Union") to establish this Share Draft Account for the corporation/organization named below. The Credit Union is authorized to pay share drafts signed by or bearing the facsimile signatures of the persons named herein and certified by the Board of Directors or other governing body and to charge all such payments against the shares in this Account.

It is further agreed that:

- (a) Only share draft blanks and other methods approved by the Credit Union may be used to make withdrawals from this Account.
- (b) The Credit Union is under no obligation to pay a share draft that exceeds the fully paid and collected share balance in this Account.
- (c) The Credit Union may pay a share draft on whatever day it is presented for payment, notwithstanding the date (or any limitation on the time of payment) appearing on the share draft.
- (d) When paid, share drafts become the property of the Credit Union and will not be returned either with the periodic statement of this Account or otherwise.
- (e) Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a share draft.
- (f) Any objection respecting any item shown on a periodic statement of this Account is waived unless made in writing to the Credit Union before the end of 60 days after the statement is mailed.
- (g) This Account is subject to such other terms, conditions and service charges as the Credit Union may establish from time to time.

Dated _____ 20____ Share Draft Account No _____

Organization _____

Type of Organization _____

By _____ By _____

Title _____ Title _____