SECTION I
A durable power of attorney is an important legal document. By signing the durable power of attorney, you are authorizing another person to act for YOU, the principal. Before you sign this durable power of attorney, you should know these important facts: Your agent (attorney-in-fact) has no duty to act unless you and your agent agree otherwise in writing.

This document gives your agent the powers to manage, dispose of, sell, and convey your real and personal property and to use your property as security if your agent borrows money on your behalf. This document does not give your agent the power to accept or receive any of your property in trust or otherwise, as a gift, unless you specifically authorize the agent to accept or receive a gift.

Your agent will have the right to receive reasonable payment for services provided under this durable power of attorney unless you provide otherwise in this power of attorney.

The powers you give your agent will continue to exist for your entire lifetime, unless you state that the durable power of attorney will last for a shorter period of time or unless you otherwise terminate the durable power of attorney. The powers you give your agent in this durable power of attorney will continue to exist even if you can no longer make your own decisions respecting the management of your property.

You can amend or change this durable power of attorney only by executing a new durable power of attorney or by executing an amendment through the same formalities as the original. You have the right to revoke or terminate this durable power of attorney at any time, so long as you are competent.

This durable power of attorney must be dated and must be acknowledged before a notary public or signed by two witnesses. If it is signed by two witnesses, they must witness either (1) the signing of the power of attorney or (2) the principal's signing or acknowledgment of his or her signature. A durable power of attorney that may affect real property should be acknowledged before a notary public so that it may easily be recorded.

You should read this durable power of attorney carefully. When effective, this durable power of attorney will give your agent the right to deal with property that you now have or might acquire in the future. The durable power of attorney is important to you. If you do not understand the durable power of attorney, or any provision of it, then you should obtain the assistance of an attorney or other qualified person.

NOTICE TO PERSON ACCEPTING THE APPOINTMENT AS ATTORNEY-IN-FACT
You should read this durable power of attorney carefully. If you do not understand the durable power of attorney, or any provision of it, then you should obtain the assistance of an attorney or other qualified person.

By acting or agreeing to act as the agent (attorney-in-fact) under this power of attorney you assume the fiduciary and other legal responsibilities of an agent. These responsibilities include:

1. The legal duty to act solely in the interest of the principal and to avoid conflicts of interest.
2. The legal duty to keep the principal’s property separate and distinct from any other property owned or controlled by you.

You may not transfer the principal's property to yourself without full and adequate consideration or accept a gift of the principal’s property unless this power of attorney specifically authorizes you to transfer property to yourself or accept a gift of the principal’s property. If you transfer the principal’s property to yourself without specific authorization in the power of attorney, you may be prosecuted for fraud and/or embezzlement. If the principal is 65 years of age or older at the time that the property is transferred to you without authority, you may also be prosecuted for elder abuse under Penal Code Section 368. In addition to criminal prosecution, you may also be sued in civil court.

I have read the foregoing notice and I understand the legal and fiduciary duties that I assume by acting or agreeing to as the agent (attorney-in-fact) under the terms of the power of attorney.

Attorney-in-Fact Name (Printed)  Attorney-in-Fact Name (Printed)

Attorney-in-Fact Signature  Date  Attorney-in-Fact Signature  Date

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In this document, the words I, me and mine mean each signer giving the power (also called the “Principals”). I, __________________________ living at (address) __________________________, and I (if joint account), __________________________ living at (address) __________________________, make (Name(s) and address of Attorney(s)); (limited to two attorneys) my/our legal representative (called an “attorney-in-fact,” and referred to in this document as the “Attorney”) to do the following business with Citibank, N.A. (the “Bank”) in my name whether in person, in writing or by electronic or telephonic means, or in any other manner acceptable to the Bank.

**Authority**

I give my attorney the authority to do the activities selected below that he or she considers necessary and proper to conduct this business with the Bank, even if it is for the Attorney’s own benefit, as if I were personally doing it. I approve everything that my Attorney legally does in carrying out these instructions. (Select individual authorities or select all)

- **Banking Activities**
  - Open Accounts - To open and/or operate any one or more deposit or other accounts in my name or any other name including the name of the Attorney;
  - Deposit and Cash Checks - To deposit money, checks, notes and other instruments for the payment of money; to endorse any of these instruments with my name for the purpose of cashing or depositing them or paying them to other persons, including the Attorney;
  - Withdrawal Funds - To write and sign checks and other instruments to be paid by the Bank; to give orders for the withdrawal, transfer or other use of money on deposit at the Bank or otherwise available to me.

- **Borrowing Activities**
  - Borrow Money - To borrow money from the Bank in my name with or without security and to enter into any agreements necessary for that purpose;
  - Renewals and Extensions - To renew, extend or modify the terms of any agreement in my name with the Bank for the borrowing of money.

- **Retirement Plan Services (Citibank IRA or Keogh Plan)**
  - Contributions - To make additional contributions to my account;
  - Distributions – To request distributions from my account and make a tax withholding election for distributions;
  - Investments – To change my investments (at maturity only) and to provide instructions to invest in FDIC-insured options;
  - Buying/Selling/Trading Power – To buy, sell, subscribe for and trade in stocks, bonds, covered call options, trust units and any other permissible securities (Keogh Plans only).

- **Safe Deposit Box** - To lease from the Bank one or more safe deposit boxes in my name and to have access to any safe deposit box in my name at the Bank.

- **Other** - Specify any other authority you wish to give your Attorney.

☐ All of the Authority Listed Above

**Attorney-in-Fact Specimen Signature(s)**

Attorney-in-Fact 1 __________________________
Attorney-in-Fact 2 __________________________

**Principal**

To persuade the Bank to rely on this Power of Attorney I agree to the following: 1) While I am alive, the Power of Attorney will stay in force unless my Attorney or I notify the Bank that it is revoked, or until by operation of law it is no longer in force; 2) Until the Bank receives notice that this Power is no longer in force, and has a reasonable opportunity to act on the notice, I agree that the Bank will not be liable for any claims made against it by any person because the Bank has relied on this Power. I will repay the Bank for any loss or expense it incurs because of any action it takes under the authority of this Power, 3) If I have named two Attorneys, each Attorney acting alone may exercise this Power, and 4) The Power of Attorney shall not be affected if I become disabled or incompetent.

Signature of Principal __________________________ Date ____________
Signature of Principal __________________________ Date ____________

Signature of Witness 1 (if applicable) __________________________ Witness Name 1 (Printed) __________________________ Witness 1 Address __________________________

Signature of Witness 2 (if applicable) __________________________ Witness Name 2 (Printed) __________________________ Witness 2 Address __________________________
Power of Attorney (Consumer)

Notary

If this Power of Attorney is signed within the United States or Puerto Rico, it must be acknowledged before a Notary Public. If signed elsewhere, it may be acknowledged before a Consul or Vice–Consul of the United States, or before any official authorized to take acknowledgements and then submitted to a Consul for validation.

STATE OF CALIFORNIA

COUNTY OF

On __, __________ before me, ____________________________, personally appeared ____________________________, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature ______________________________ (Seal)

A Notary Public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA

COUNTY OF

On __, __________ before me, ____________________________, personally appeared ____________________________, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature ______________________________ (Seal)

Revocation of Earlier Powers

I wish all earlier powers of Attorney given by me to the Bank to continue in effect except the following, which I now revoke:

Name of Attorney-in-Fact ____________________________

Name of Attorney-in-Fact ____________________________

Signature of Principal ____________________________

Date ____________

Signature of Principal ____________________________

Date ____________

A Notary Public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.