



COMMERCIAL ONLINE BANKING RESOLUTION

Commercial Customer: _____

Tax ID # _____

I, the undersigned, hereby certify to Charlevoix State Bank (Bank) that I am the _____ (title), (Secretary unless otherwise designated) and designated keeper of the records and minutes of the Commercial Customer identified above; I have full authority to make representations set forth in these Resolutions on behalf of the Commercial Customer; and the following is a true and correct copy of Resolutions duly adopted by the Board of Directors (if a corporation), partners (if a partnership), members/managers (if a limited liability company), proprietor (if a sole proprietorship) or other governing authority of the Commercial Customer at a meeting held on the _____ day of _____, 2025, at which a quorum was present and acting throughout, or adopted by the written consent of a majority of those entitled or required to act to bind the Commercial Customer, and that such Resolutions are in full force and effect and have not been amended or rescinded:

1. Resolved, the person executing the attached:
 - Commercial Online Banking Application
 - Commercial Online Banking Agreement
 - Company/Financial Institution ACH Agreement (if applicable)
 - Wire Transfer Agreement (if applicable)

is hereby authorized, on behalf of this Commercial Customer and in its name, to execute and deliver said forms, and to thereby bind the Commercial Customer to same.

2. Resolved, the Primary Administrator named on the Commercial Online Banking Application, acting alone, is hereby authorized to act on the Commercial Customer's behalf in all matters relative to the Commercial Customer's passwords, including but not limited to the right to (i) establish additional User IDs and passwords on the Commercial Customer's behalf, (ii) terminate or cancel any/all existing User IDs and passwords; (iii) change the Commercial Customer's account(s) associated with the User, (iv) change the activity level of an account associated with a User, (v) name and setup additional Users who will have maintenance authority over the Commercial Customer's passwords and accounts, or terminate the authority of any User with maintenance authority over the Commercial Customer's passwords and accounts.
3. Resolved, these Resolutions shall remain in full force and effect and the authority herein given to all of said persons shall remain irrevocable as far as the Bank is concerned until three (3) business days after the Bank is notified in writing of the revocation of such authority and receipt of such notice shall not affect any action taken by the Bank prior thereto.
4. Resolved, this authorization supersedes any resolution, signature card or other document currently on file with the Bank that limits authority over any specific account or over the Commercial Customer's accounts with the Bank. This authorization shall remain in force and effect notwithstanding any subsequent change in such specific or general account resolution, signature card or related documentation. Any notice of a termination or change with respect to

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the identity of a Primary Administrator or the authority of any person to use a password must specifically state that it relates to passwords and must specifically describe the termination or change requested.

In Witness hereof, and intending to bind the Commercial Customer, I have hereunto subscribed my name as of the date set forth below.

Signature
Secretary, or other authorized representative

Title: _____

Date: _____

One other authorized representative:

Signature
Title: _____

Date: _____