

RESOLUTION OF LODGE, ASSOCIATION OR OTHER SIMILAR ORGANIZATION FOR CASH MANAGEMENT PRODUCTS

By: ESSA Bank & Trust
200 Palmer Street
P O Box L
Stroudsburg, PA 18360

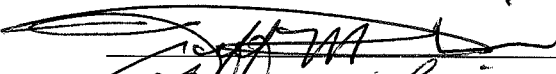
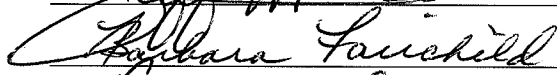
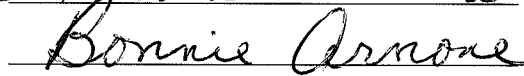
Borough of Forty Fort
1271 Wyoming Avenue
Forty Fort, PA 18704

COPY

Referred to in this document at "Financial Institution" and **Borough of Forty Fort** Referred to in this document as "Association"

I, Bonnie Arnone, certify that I am Secretary (clerk) of the above name Association organized under the laws of Pennsylvania, Federal Employers I.D. Number 24-6000593, and that the resolutions on this document are a correct copy of the resolutions adopted at a meeting of the Association duly and properly called and held on July 7, 2014 (date). These resolutions appear in the minutes of this meeting and have not been rescinded or modified.

AGENTS: Any Agent listed below, subject to any written limitations, is authorized to exercise the powers granted as indicated below:

Name and Title or Position	Signature
A. <u>Jeff McLaughlin, President</u>	
B. <u>Barbara Fairchild, Manager</u>	
C. <u>Bonnie Arnone, Secretary</u>	
D. _____	_____
E. _____	_____

POWERS GRANTED (Attach one or more Agents to each power by placing the letter corresponding to their name in the area before each power.)

Indicate A, B, C D and/or E	Description of Power
<u>A, B</u>	(1) Exercise all of the powers listed in this resolution.
_____	(2) Establish iBank users on behalf of the Association.
<u>B, C</u>	(3) Establish Automated Clearing House (ACH) users on behalf of the Association.
_____	(4) Establish Remote Deposit Capture (RDC) users on behalf of the Association.
<u>B</u>	(5) Authorize Sweep agreements on behalf of the Association.
_____	(6) Establish Internal Account Transfers
_____	(7) Establish Automated Clearing House Transactions
_____	(8) Administer Bill Pay and sub users
_____	(9) Establish Bill Pay payments

EFFECT ON PREVIOUS RESOLUTIONS: This resolution supersedes all previously executed resolutions.

Certification of Authority

I further certify that the Association has, and at the time of adoption of this resolution had, full power and lawful authority to adopt the resolutions on page 2 and to confer the powers granted above to the persons named who have full power and lawful authority to exercise the same.

If checked, the Association is a non-profit corporation.

Bonnie Arnone
(Secretary)

Barbara Fairchild
(Attest by One Other Officer)

(Attest by One Other Officer)

Resolutions

The Association named on this resolution resolves that,

1. The Financial Institution is designated as a depository for the funds of the Association and to provide other financial accommodations indicated in this resolution.
2. This resolution shall continue to have effect until express written notice of its rescission or modification has been received and recorded by the Financial Institution. Any and all prior resolutions adopted by the Association and certified to the Financial Institution as governing the operation of this corporation's account(s), are in full force and effect. Until the Financial Institution receives and acknowledges an express written notice of its revocation, modification or replacement. Any revocation, modification or replacement of a resolution must be accompanied by documentation, satisfactory to the Financial Institution, establishing the authority for the changes.
3. The signature of an Agent on this resolution is conclusive evidence of their authority to act on behalf of the Association. Any Agent, so long as they act in a representative capacity as an Agent of the Association, is authorized to make any and all other contracts, agreements, stipulations and orders which they may deem advisable for the effective exercise of the powers indicated on page one, from time to time with the Financial Institution, subject to any restrictions on this resolution or otherwise agreed to in writing.
4. All transactions, if any, with respect to any deposits, withdrawals, rediscounts and borrowings by or on behalf of the Association with the Financial Institution prior to the adoption of this resolution are hereby ratified, approved and confirmed.
5. The Association agrees to the terms and conditions of any account agreement, properly opened by any Agent of the Association. The Association authorizes the Financial Institution, at any time, to charge the Association for all checks, drafts, or other orders, for the payment of money, that are drawn on the Financial Institution, so long as they contain the required number of signatures for this purpose.
6. The Association acknowledges and agrees that the Financial Institution may furnish at its discretion automated access devices to Agents of the Association to facilitate those powers authorized by this resolution or other resolutions in effect at the time of issuance. The term "automated access device" includes, but is not limited to, credit cards, automated teller machines, (ATM), and debit cards.
7. The Association acknowledges and agrees that the Financial Institution may rely on alternative signature and verification codes issued to or obtained from the Agent named on this resolution. The term "alternative signature and verification codes" includes, but is not limited to, facsimile signatures on file with the Financial Institution, personal identification numbers (PIN), and digital signatures. If a facsimile specimen has been provided on this resolution, (or that are filed separately by the Association with the Financial Institution from time to time) the Financial Institution is authorized to treat the facsimile signature as the signature of the Agent(s) regardless of by whom or by what means the facsimile signature may have been affixed so long as it resembles the facsimile signature specimen on file. The Association authorizes each Agent to have custody of the Association's private key used to create a digital signature and to request issuance of a certificate listing the corresponding public key. The Financial Institution shall have no responsibility or liability for unauthorized use of alternative signature and verification codes unless otherwise agreed in writing.

Pennsylvania; The designation of an Agent does not create a power of attorney; therefore, Agents are not subject to the provisions of 20 Pa.C.S.A Section 5601 et seq. (Chapter 56; Decedents, Estates and Fiduciaries Code) unless the agency was created by a separate power of attorney. Any provision that assigns Financial Institution rights to act on behalf of any person or entity is not subject to the provisions of 20 Pa.C.S.A Section 5601 et seq. (Chapter 56; Decedents, Estates and Fiduciaries Code).

FOR FINANCIAL INSTITUTION USE ONLY

Acknowledged and received on _____ (date) by _____ (initials)

Comments