

2. ACCOUNT ESTABLISHED BY 1 OR MORE PERSONS AS THE DULY AUTHORIZED AGENT OR TRUSTEE FOR A CORPORATION, UNINCORPORATED ASSOCIATION, OR CHARITABLE OR CIVIC ORGANIZATION;

3. FIDUCIARY ACCOUNT WHERE THE RELATIONSHIP IS ESTABLISHED OTHER THAN BY THE ACCOUNT AGREEMENT; OR

4. ACCOUNT THAT WOULD NOT BE A MULTIPLE-PARTY ACCOUNT EXCEPT FOR THE FACT THAT 1 OR MORE CONVENIENCE PERSONS POSSESS A PRESENT RIGHT TO DRAW UPON FUNDS IN THE ACCOUNT.

(8) (I) "PARTY" MEANS ANY PERSON WHO, BY THE TERMS OF THE ACCOUNT AGREEMENT, POSSESSES A PRESENT RIGHT TO DRAW UPON FUNDS IN A MULTIPLE-PARTY ACCOUNT.

(II) "PARTY" INCLUDES A TRUSTEE OF A TRUST ACCOUNT.

(III) "PARTY" DOES NOT INCLUDE A:

1. BENEFICIARY OF A TRUST ACCOUNT;
2. P.O.D. PAYEE OF A P.O.D. ACCOUNT; OR
3. CONVENIENCE PERSON.

(9) "P.O.D. ACCOUNT" MEANS ANY ACCOUNT ESTABLISHED IN THE NAME OF 1 OR MORE PARTIES WHERE FUNDS IN THE ACCOUNT MAY BE DRAWN UPON:

(I) BY 1 PARTY DURING THE PARTY'S LIFETIME AND BY 1 OR MORE P.O.D. PAYEES ON THE PARTY'S DEATH; OR

(II) BY 1 OR MORE PARTIES DURING THEIR RESPECTIVE LIFETIMES AND, UPON THE DEATH OF ALL THE PARTIES, BY 1 OR MORE P.O.D. PAYEES.

(10) "P.O.D. PAYEE" MEANS ANY PERSON DESIGNATED ON A P.O.D. ACCOUNT AS A PERSON:

(I) TO WHOM THE ACCOUNT BELONGS AFTER THE DEATH OF ALL PARTIES TO THE ACCOUNT; AND

(II) WHO DOES NOT POSSESS A PRESENT RIGHT TO DRAW UPON FUNDS IN THE ACCOUNT DURING THE LIFETIME OF ANY PARTY TO THE ACCOUNT.

(11) °(I) "POWER OF ATTORNEY" MEANS ANY WRITING SIGNED BY 1 OR MORE PARTIES TO AN ACCOUNT THAT AUTHORIZES 1 OR MORE PERSONS TO DRAW UPON FUNDS IN THE ACCOUNT AS AGENT OR AGENTS FOR THE SIGNING PARTY OR PARTIES.