

NAME: _____
LIMITED DURABLE POWER OF ATTORNEY

I, _____ (name), of _____ (address), hereby make, this Limited Durable Power of Attorney.

1. Appointment of Agent.

I appoint: _____ (name of POA)
my _____ (relation)
_____ (address)
_____ (phone)

as my agent (attorney-in-fact) to exercise all of the powers I hereby confer to my agent act under this Limited Durable Power of Attorney. In the event that this person shall predecease me, be unable or unwilling to serve, resign or become unqualified to serve as my agent, I appoint the alternative person as my agent:

_____ (name of POA)
_____ (relation)
_____ (address)
_____ (phone)

with all powers as if originally appointed. If any third party requests my agent shall provide an affidavit stating that the agent named before him has either predeceased him or is unable or unwilling to serve, has resigned or became unqualified. Any third party may rely upon such an affidavit. Such affidavit shall be conclusive proof of the power of my agent to act.

2. Durable and Effective Immediately.

This Limited Durable Power of Attorney is effective now and remains in effect even if I become disabled, and not able to manage my property and affairs effectively for reasons such as mental illness, mental deficiency, physical illness or disability. It is my intention that all powers conferred upon my Agent and attorney in fact herein or any substitute designated by me, shall remain at all times in full force and effect, notwithstanding my incapacity, disability or any uncertainty as to my death.

3. General Grant of Power. My Agent is authorized to exercise or perform any act, duty, right or obligation whatsoever that I now have or may hereafter acquire, relating to any account, loan, right, obligation or any other agreement of any kind I have with 1166 Federal Credit Union (“1166 FCU”) including, without limitation, the following specifically enumerated powers. I grant to my Agent full power and authority to do everything necessary in exercising any of the powers herein granted as fully as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that my Agent shall lawfully do or cause to be done by virtue of this power of attorney and the powers herein granted. My attorney in fact may delegate his authority to a subagent, or appoint a deputy or substitute, to do any act on my behalf as my attorney in fact could do in accordance with this agreement.

More Specifically, my agent hereunder may also perform the following actions in connection 1166 FCU:

Banking Powers. To conduct banking transactions as set forth in Section 2 of P.L. 1991, c. 95 (C.46:2B-11) which transactions shall include all those transactions enumerated in said Section and shall include, but shall not be limited to, the power to make, receive and endorse checks and drafts, deposit and withdraw funds, acquire and redeem certificates of deposit, in banks, savings and loan associations and other institutions, execute or release such deeds of trust or other security agreements as may be necessary or proper in the exercise of the rights and powers herein granted;

Power to Borrow and Give Security. To borrow from time to time such sums of money upon such terms as my Agent shall deem appropriate for, or in relation to, any of the purposes or objects described herein, upon the security of any of my property whether real or personal, or otherwise, and for such purposes to give, execute, deliver and acknowledge mortgages with such powers and provisions as my Agent may think proper, and also such notes or bonds as may be necessary or proper in connection therewith and my Agent shall be further authorized to use any credit card held in my name;

Motor Vehicles. To apply for a Certificate of Title, upon, and endorse and transfer title thereto, for any automobiles, truck, pickup, van, motorcycle or other motor vehicle, and to represent in such transfer or assignment that the title to said motor vehicle is free and clear of all liens and encumbrances excepts those specifically set forth in such transfer or assignment;

Safe Deposit Boxes. To have access at any time or times to any safe deposit box rented to me, wheresoever located, and to remove all or any part of the contents thereof, and to surrender or relinquish such safe deposit box, and any institution in which any such safe deposit box may be located shall not incur any liability to me or my estate as a result of permitting my Agent to exercise this power;

Insurance. To insure my life or the life of anyone in whom I have an insurable interest; to continue life insurance policies now or hereafter owned by me on either my life or the lives of others; to pay all insurance premiums; to select any options under such policies; to increase coverage under any such policy; to borrow against any such policy; to pursue all insurance claims on my behalf; to purchase and/or maintain and pay all premiums for medical insurance covering me and/or any person I am obligated or may have assumed the obligation to support; to carry insurance of such kind and in such amounts as my Agent shall deem appropriate to protect my assets against any hazards and/or to protect me from any liability; to pay the premiums therefor; to pursue claims thereunder; to designate and change beneficiaries under any annuity contract in which I have an interest; to decrease coverage under or cancel any of the policies described herein, to receive and make such disposition of the cash value upon termination of any such policy as my Agent shall deem appropriate.

Digital Assets. In accordance with the Uniform Fiduciary Access to Digital Assets Act N.J.S.A. 3B:14-61.1 et seq. my Agent shall be entitled to disclosure of all of my digital assets, including the content of electronic communications sent or received by me. My Agent shall also have the power to close any of my related accounts.

Nomination of Conservator or Guardian. To nominate and/or petition for the appointment of my Agent or any person my Agent deems appropriate as primary, successor or alternate guardian, guardian ad litem or conservator or to any fiduciary office (all of such offices of guardian, et al. being hereinafter referred to as "Personal Representative") representing me or any interest of mine or any person for whom I may have a right or duty to nominate or petition for such appointment; to grant to any such Personal Representative all of the powers under applicable law that I am permitted to grant; to waive any bond requirement for such Personal Representative that I am permitted by law to waive.

5. Interpretation and Governing Law. This instrument is to be construed and interpreted as a Limited Durable Power of Attorney. The enumeration of specific powers herein is not intended to, nor does it, limit or restrict the general powers herein granted to my Agent. This instrument shall be construed under the laws of the State of New Jersey.

6. Third-Party Reliance. Third parties may rely upon the representations of my Agent as to all matters relating to any power granted to my Agent, and no person who may act in reliance upon the representatives of my Agent or the authority granted to my Agent shall incur any liability to me or my estate as a result of permitting my Agent to exercise any power. Any third party may rely on a duly executed counterpart of this instrument, or a copy certified by my Agent to be a true copy of the

original hereof, as fully and completely as if such third party had received the original of this instrument. The signature of my Agent is sufficient to exercise the powers delegated herein and may be relied upon by any third party as an authorized act of my Agent under this general durable power of attorney.

7. Indemnification of Agent. I hereby agree to indemnify and hold harmless my Agent, for any actions taken, or not taken by such Agent, where the Agent acted in good faith and was not guilty of fraud, gross negligence, or willful misconduct.

8. Signatures. By signing below, I acknowledge that I have received a copy of this Limited Durable Power of Attorney and that I understand its terms.

Witness
ed by:

(Seal)
Print Name:
Principal

(print name),

Date: _____

STATE OF NEW JERSEY :
: ss.
COUNTY OF _____ :

*I ACKNOWLEDGE AND CERTIFY that on this _____, day of _____, 2020
Principal, personally came before me and stated to my satisfaction that he/she was the maker of
the attached instrument (Limited Durable Power of Attorney) and that he/she signed said instrument
as her act and deed.*

Notary Public