

POWER OF ATTORNEY

OVERVIEW GUIDE

01.

WHAT IS A POWER OF ATTORNEY:

A Power of Attorney (POA) is a legal document that grants a designated person the authority to act on behalf of another individual in managing their affairs. It can be a valuable tool, providing peace of mind for the principal.

There are two key parties involved in a POA:

- Principal: The individual who creates the POA and grants authority to the agent.
- Agent (or Attorney-in-Fact): The person designated to act on behalf of the principal.

The principal has the right to remove the agent at any time. Additionally, the POA's authority ends upon the death of the principal.



02.

GETTING PREPARED:

- Original or Copy of the Power of Attorney Document.
- Valid Identification for the Agent.

Agents are prohibited from establishing new accounts for the Principal. The Principal must already have a personal account, to which the Agent will be added.



03.

LET'S GET STARTED:

Once you have collected the necessary documents mentioned above, let's begin the process of adding the agent to the members existing account.

Please visit one of our Engagement Centers, contact us by phone or use live video banking to schedule a virtual consultation with an Account Specialist and to submit any required documents you have collected, as this will help expedite the process.



04.

WE'LL TAKE IT FROM HERE:

With improvements to our account servicing process, we now provide a simplified and streamlined virtual experience for you.

Within a few business days, one of our Account Specialists will contact you to review your request, obtain any additional documents or information if necessary, and address any questions you may have about the account and/or the account updating process.



05.

YOUR ALL SET:

Once everything is finalized, we will provide you with the account number and send the necessary documents and disclosures electronically for you to sign (If in-person signing is required, we can arrange this upon request).

The Power of Attorney is now active and ready for use.

