

BANKOH BY PHONE BUSINESS ACCOUNT AGREEMENT



SECTION I

ACTIVATE	TERMINATE
<input type="checkbox"/> ACCOUNT INQUIRY <input type="checkbox"/> TRANSFER AND PAYMENT	<input type="checkbox"/> ALL SERVICES <input type="checkbox"/> TRANSFER AND PAYMENT

PRIMARY ACCOUNT NUMBER	BRANCH	DATE
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COMPANY NAME		TAX IDENTIFICATION NUMBER	
MAILING ADDRESS			
CITY		STATE	ZIP CODE
PRIMARY CONTACT		TITLE	PHONE

(Please type or print legibly)

By signing below, you are authorizing Bank of Hawaii ("Bank"), to take the action indicated above for Bankoh by Phone Service ("the Service") for the company listed above ("Company"), to access all of Company's deposit and credit accounts with Bank (the "Accounts") in order to transfer funds between Company's Accounts and to initiate payments from Company's deposit Accounts to Company's credit Accounts. By signing below, you represent that you are authorized to sign this authorization form ("Authorization Form") on Company's behalf, and that all of the above information is true and correct. You will be instructed to select an identification code ("Access Device") for distribution to Company's authorized users to access the Accounts. Bank may honor any electronic transfers, payments, credit draws or other transactions authorized users initiate through the Service with an Access Device, without verifying that the person is an authorized user or that the authorized user also signed the signature card and or agreements for the Accounts. By signing below and using the Service, you agree that the Service will be used solely for business purposes and that Company agrees to all of the terms of the Business Services Agreement ("Agreement"), including the provision on jury trial waiver. **By signing below you are granting Bank a Uniform Commercial Code security interest in all of Company's deposit accounts maintained with Bank now or in the future to secure all payments and transfers from the deposit accounts by any means and any current or future indebtedness to Bank.**

SIGNATURE AND TITLE	DATE
SIGNATURE AND TITLE	DATE
SIGNATURE AND TITLE	DATE
SIGNATURE AND TITLE	DATE

SECTION II

Resolution for Bankoh by Phone Service (Corporation, Unincorporated Organization or Limited Liability Company)

I hereby certify to Bank of Hawaii ("Bank") that the following is a true copy of resolutions ("Resolutions") adopted by the Board of Directors (if corporation); or Managers (if Manager Managed LLC); or Members (if Member Managed LLC); or _____ (if Unincorporated Organization); (hereinafter "Directors") either (1) at a meeting duly held at which a quorum was present and voting, or (2) by written consent without a meeting of all Directors, and that the resolutions are in conformity with the organization documents of the Company and the laws of the jurisdiction of its formation, and are now in full force and effect:

RESOLVED that the person(s) executing this Authorization Form is/are current officers, managers or members of the Company and are hereby authorized to execute the Authorization Form, select an Access Device for the Company and to distribute the Access Device in the manner described in the Authorization Form and Agreement.

FURTHER RESOLVED, that the undersigned is authorized and directed to certify to Bank the adoption of these Resolutions, and the name(s), title(s) and signature(s) of the present officer(s) of the Company contained in and signing the Authorization Form.

FURTHER RESOLVED, that these Resolutions shall be conclusively deemed to be in addition to and shall not be deemed to revoke, rescind, modify or otherwise affect, any other resolutions heretofore or hereafter delivered to Bank.

FURTHER RESOLVED, that any and all actions heretofore taken by an officer or employee of Company in connection with or relating to the Service are hereby ratified and confirmed as the proper and binding actions of the Company and terms of the Authorization Form and Agreement are approved and authorized and are binding upon Company.

I further certify that the name(s) and signature(s) contained in the Authorization Form are the name(s) and signature(s) of the present officer(s) or employee(s) of the Company or other persons referred to in these Resolutions

FURTHER RESOLVED, that this resolution shall remain in full force and effect until written notice of amendment or revocation has been received by the Bank, and that the undersigned is authorized and directed to deliver a certified copy of this resolution to the Bank.

Affix seal here

SIGNATURE and TITLE

SECTION III

Partnership Authorization

The undersigned (collectively the "Partners") hereby certify to Bank of Hawaii ("Bank") as follows: (1) the Partners are all of the general partners (for a limited or general partnership) or partners (for a limited liability partnership); and (2) that the person(s) selecting and executing this Authorization Form is authorized to execute the Authorization Form, select an Access Device for the Company for the Service and distribute the Access Device to those persons who are authorized acting alone and in the name of Company, as its act and deed, from time to time to use the Access Device in the manner described in the Authorization Form and Agreement.

This authorization shall be conclusively deemed to be in addition to and shall not be deemed to revoke, rescind, modify or otherwise affect, any other authorizations heretofore or hereafter delivered to Bank on behalf of Company.

Any and all actions heretofore taken by any person in connection with or relating to the Service are hereby ratified and confirmed as the proper and binding actions of Company and terms of the Authorization Form and Agreement are approved and authorized and are binding upon Company.

PARTNER	PARTNER
PARTNER	PARTNER

VERIFIED BY	EMPLOYEE ID	DATE	ONLINE INPUT BY	EMPLOYEE ID	DATE
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