

**WIRE FUNDS TRANSFER AGREEMENT
PERSONAL (INDIVIDUAL - JOINT)**

The undersigned _____, from time to time requests by facsimile the transfer of funds in an amount not to exceed the available collected balance on deposit from the undersigned's account(s) maintained at California Pacific Bank ("Bank") to other banks for credit to persons/accounts designated by the undersigned, and the Bank is unable to obtain its normal written instructions and authorization.

THEREFORE, in consideration of the Bank's acting upon telephonic, verbal or facsimile requests for the transfer of funds and fore bearing their requirements for prior written instruction commencing _____, 20____, I/we hereby authorize you to:

1. Honor, execute and charge to the undersigned's account(s) at the Bank, all telephonic, verbal, or facsimile requests or orders for the transfer of funds when such requests or orders are received from the undersigned (if an individual) or an authorized representative of the undersigned listed in schedule 1 (an "Authorized Representative") and are made in compliance with the Bank's transfer procedures then in effect.
2. **Transfer funds from the undersigned account(s) with the Bank to any of the third party, whether such third party accounts are within the Bank or other Bank(s). (A wire request form will be FAX to the Bank)**
3. Record, in any form deemed to be advisable by the Bank, all telephonic, verbal or facsimile communications received by the Bank from the undersigned or an Authorized Representative. I/We agree to report any discrepancies between my/our records of these transactions and the periodic statement I/we receive from the Bank for the account from which the transfer is made to the Bank in writing within fifteen (15) days after the statement date. Failure to notify the Bank of any discrepancies within the fifteen (15) day period will relieve the Bank of any and all liability.
4. Undersigned agrees to be bound by any payment order whether or not authorized.
5. Act upon all transfer requests on the date received prior to the deadlines required by the Bank, and to use any means for the transmission of funds the Bank in its sole discretion may consider suitable and charge the appropriate account of the undersigned for any charge to the Bank for the transfer, and for any service charge for such transfer then in effect at the Bank.
6. Transfer funds based upon predetermined criteria described in written instructions to the Bank signed by the undersigned or an Authorized Representative.

It is understood that this funds transfer service is provided as a convenience to the undersigned and in consideration of the obligation of the Bank hereunder, I/we

