

# COMERICA

## TRUST DEPARTMENT WIRE TRANSFER AUTHORIZATION AND SECURITY PROCEDURES FOR NON-REPETITIVE WIRE TRANSFERS (Publication Date 4/26/2002)

Customer Name:

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Taxpayer Identification Number:

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**1. Legal Definitions.** Except as defined below the words and phrases used in this Wire Transfer Authorization and Security Procedures document will have the meaning as assigned in the Domestic and International Wire Transfer Terms (publication date 6/7/2001) as such terms may be amended.

1.1. "Authorized Initiator" - means any one person designated by the Customer, in a form acceptable to Comerica, who may give Wire Transfer instructions including Non-Repetitive Payment Orders to Comerica in the Customer name, subject to the verification of such Non-Repetitive Payment Order as described below.

1.2. "Authorized Confirmer" - means any one person designated by the Customer, in a form acceptable to Comerica, who must confirm the authenticity of each Non-Repetitive Payment Order received by Comerica in the Customer's name, subject to the applicable Security Procedure.

1.3. "Non-Repetitive Payment Order" - is a Payment Order of a non-repetitive nature that is signed in the name of an Authorized Initiator and is received by Comerica by mail or by fax at a number designated by Comerica for such purposes.

1.4. "Wire Transfer Business Day" - means Monday through Friday, excluding federal and state holidays, before 4:30 p.m. ET on which we and the Federal Reserve Banks are open for processing Wire Transfers. When funds are invested in Alternative Cash Vehicles, Non-Repetitive Payment Orders must be received 30 minutes prior to the respective fund's cut-off time in order to be accepted for same day processing.

1.5. "Confirmation Notice" - unless you request otherwise, confirmation of your payment order will appear on your monthly trust statement only.

**2. Designated Accounts.** Any Customer account that is designated in a Non-Repetitive Payment Order that Comerica is to debit for the Wire Transfer instructions, including the amount of the Non-Repetitive Payment Order and applicable fees.

**3. Authorized Initiators/Confirmers.** Customer will provide to Comerica documentation, in a form acceptable to Comerica, that contains the names of the Authorized Initiators, Authorized Confirmers and their respective work telephone numbers and specimen signatures.

**PLEASE SELECT ONE OF THE FOLLOWING SECURITY PROCEDURES FROM SECTION 4 OR SECTION 5 FOR ALL OF YOUR NON-REPETITIVE PAYMENT ORDERS BY CHECKING THE APPROPRIATE BOX:**

**4. Security Procedure Non-Repetitive Payment Orders With Call Back.** Customer requests and Comerica agrees that the Security Procedure to be used for Non-Repetitive Payment Orders With Call Back and for all other Wire Transfer orders will be as follow:

4.1. An Authorized Initiator shall sign and mail or fax to Comerica, at the number Comerica provides for such purpose, all of the Customer's Non-Repetitive Payment Orders and other Wire Transfer requests.

4.2. The Non-Repetitive Payment Order or Wire Transfer request shall contain all the information necessary for Comerica to appropriately act on the Non-Repetitive Payment Order or other request. Non-Repetitive Payment Orders shall include beneficiary name, the account number to be credited, the beneficiary bank name and it's ABA number, the dollar amount of the Non-Repetitive Payment Order and the Designated Account to be debited for the request.

4.3. Comerica will confirm the authenticity of each Non-Repetitive Payment Order or other Wire Transfer request by placing a telephone call to an Authorized Confirmer at the phone number provided by Customer.

4.4. Customer agrees that once Comerica has obtained confirmation of the authenticity of the Non-Repetitive Payment Order or other Wire Transfer request in the manner described in this section, Comerica may accept the Non-Repetitive Payment Order or other Wire Transfer request and process it in accordance with the Domestic and International Wire Transfer Terms, and that no further action is required by Comerica to confirm the authenticity of the Non-Repetitive Payment Order.

*(If this Security Procedure is selected, please proceed to Section 6)*

**5. Security Procedure - Non-Repetitive Payment Orders With No Call Back.** Customer requests and Comerica agrees that the Security Procedure to be used for Non-Repetitive Payment Orders With No Call Back and for all other Wire Transfer requests will be as follows:

5.1. An Authorized Initiator shall sign and mail or fax to Comerica, at the number Comerica provides for such purpose, all of the Customer's Non-Repetitive Payment Orders and other Wire Transfer requests.

5.2. The Non-Repetitive Payment Order or Wire Transfer request shall contain all of the information necessary for Comerica to appropriately act on the Non-Repetitive Payment Order or other Wire Transfer request. Non-Repetitive Payment Orders shall include beneficiary name, the account number to be credited, the beneficiary bank name and it's ABA number, the dollar amount of the Non-Repetitive Payment Order and the Designated Account to be debited for the request.

5.3. Comerica will verify the signature of the Authorized Initiator on the Non-Repetitive Payment Order against the information provided by the Customer that contains specimen signatures of Authorized Initiators as set forth in this Wire Transfer Authorization and Security Procedures document.

5.4. Customer agrees that once Comerica has verified the signature of the Authorized Initiator on the Non-Repetitive Payment Order or other Wire Transfer request in the manner described in this section, Comerica may process it in accordance with the Domestic and International Wire Transfer Terms, and that no call back or further action is required by Comerica to confirm the authenticity of the Non-Repetitive Payment Order or Wire Transfer request.

**6. Customer Acceptance.** Customer acknowledges that it has received and agrees to the Comerica Domestic and International Wire Transfer Terms published November 19, 2002 as such terms may be revised from time to time.

6.1. Customer also agrees that the Security Procedures described and selected in Section IV or Section V above is commercially reasonable for the types of transactions Customer will conduct. Customer understands that the Security Procedure determines the authenticity of the Payment Order only and does not and is not intended to detect errors in the transmission or the contents of any Wire Transfer communication.

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Signature of Authorized Representative

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Title of Authorized Representative