

First National Bank of Muscatine

7016405

Account Purpose: Non Consumer

Account Holder Name(s): CITY OF MUSCATINE CLARK HOUSE/SUNSET PARK HOUSING
 Reporting SSN/TIN: 42-6005008
 Mailing Address:
 Telephone Number: Work #:
 Number of Signatures Required: 1 CIF Number:

ACCOUNT TYPE Business Premier Money Market		ACCOUNT NUMBER 7016405	
Date Opened 06-11-85	Date Revised 12-2012	Opened By FELDYC	Verified By rmv o'brien add hap kins

OWNERSHIP TYPE Government/Municipal/Public Funds

Signatures of Authorized Individuals. This Agreement is subject to all terms below.

<input checked="" type="checkbox"/> Nancy Lueck	<input checked="" type="checkbox"/> Dewayne Hopkins
<input checked="" type="checkbox"/> Leanna K. McCullough	<input checked="" type="checkbox"/> Gregg Mandager
<input checked="" type="checkbox"/> Nancy Lueck	

(Signatures and printed names of each account signer)

The Authorized Individual(s) signing above and on the attached Signature Card Addendum agree(s), that the Account Holder's Account(s) will be governed by the terms set forth in the Deposit Account Agreement and Disclosure, the Time Certificate of Deposit or Confirmation of Time Deposit Agreement (if applicable), the Rate and Fee Schedule, the Funds Availability Policy Disclosure, the Substitute Check Policy Disclosure, the Electronic Funds Transfer Agreement and Disclosure, (if applicable), acknowledge receipt of our privacy policy (if applicable), as amended by the Financial Institution from time to time, and such other authorization documents provided to the Financial Institution from time to time. The Authorized Individual(s) also acknowledge that they have received at least one copy of these deposit account documents. The Authorized Individual(s) understand(s) accounts opened after 3:00 PM are dated effective the next business day. The Authorized Individual(s) represent(s) that they hold the position(s) indicated above and they are authorized to enter into this Agreement on behalf of the Account Holder.

The following information may be used to further identify individual(s) for telephone instructions, large transactions, or if a signature varies. MMN = Mother's Maiden Name

Name: NANCY LUECK	SSN:
Street:	
Mailing:	
Phone: (H): (W):	
Job:	
DOB:	
ID:	MMN:
Name: DEWAYNE HOPKINS	SSN:
Street:	
Mailing:	
Phone: (H): (W):	
Job:	
DOB:	
ID:	MMN:
Name: LEANNA K. MCCULLOUGH	SSN: 485-90-4353
Street: 1202 ISETT AVENUE, MUSCATINE, IA 52761	
Mailing:	
Phone: (H): (563) 299-1136 (W): (563) 264-1550	
Job: ACCOUNTANT, CITY OF MUSCATINE	
DOB: 08-20-1976	
ID: Drivers License 661XX7528	MMN:

GOVERNMENT / MUNICIPAL / PUBLIC FUNDS BANKING RESOLUTION

(for Deposit Accounts)

Depositor: CITY OF MUSCATINE CLARK HOUSE/SUNSET
PARK HOUSING

Financial Institution: First National Bank of Muscatine
Main Bank
300 East 2nd Street
Muscatine, IA 52761

Account No: 7016405

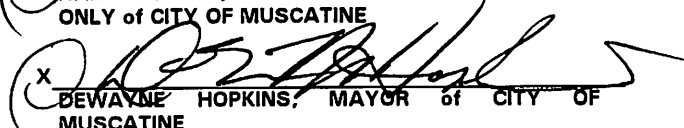
I, the undersigned Official of the Government, Municipal or Public Entity ("Entity") named above, HEREBY CERTIFY that the Entity is organized, exists and is duly authorized to transact business under the laws of the state or jurisdiction where it is located.

ACCOUNT HOLDER. CITY OF MUSCATINE CLARK HOUSE/SUNSET PARK HOUSING is the complete and correct name of the Account Holder.


I FURTHER CERTIFY that at a meeting of the governing body of the Entity, duly and regularly called and held on December 1, 2009, the following resolutions were adopted:

RESOLVED, that the Financial Institution named above at any one or more of its offices or branches, be and it hereby is designated as a depository for the funds of this Entity, which may be withdrawn on checks, drafts, advices of debit, notes or other orders for the payment of monies bearing the following appropriate number of signatures: Any one (1) of the following named officers or employees of this Entity ("Agents"), whose actual signatures are shown below:

X 
NANCY LUECK, TRANSFERS AND INVESTMENTS
ONLY of CITY OF MUSCATINE

X 
DEWAYNE HOPKINS, MAYOR of CITY OF
MUSCATINE

X 
LEANNA K. MCCULLOUGH, TRANSFERS AND
INVESTMENTS ONLY of CITY OF MUSCATINE

X 
GREGG MANDSAGER, CITY ADMINISTRATOR of
CITY OF MUSCATINE

X 
NANCY LUECK, FINANCE DIRECTOR of CITY OF
MUSCATINE

and that the Financial Institution shall be and is authorized to honor and pay the same whether or not they are payable to bearer or to the individual order of any Agent or Agents signing the same.

FURTHER RESOLVED, that the Financial Institution is hereby directed to accept and pay without further inquiry any item drawn against any of the Entity's accounts with the Financial Institution bearing the signature or signatures of Agents, as authorized above or otherwise, even though drawn or endorsed to the order of any Agent signing or tendered by such Agent for cashing or in payment of the individual obligation of such Agent or for deposit to the Agent's personal account, and the Financial Institution shall not be required or be under any obligation to inquire as to the circumstances of the issue or use of any item signed in accordance with the resolutions contained herein, or the application or disposition of such item or the proceeds of the item.

FURTHER RESOLVED, that any one of such Agents is authorized to endorse all checks, drafts, notes and other items payable to or owned by this Entity for deposit with the Financial Institution, or for collection or discount by the Financial Institution; and to accept drafts and other items payable at the Financial Institution.

FURTHER RESOLVED, that the above named agents are authorized and empowered to execute such other agreements, including, but not limited to, special depository agreements and arrangements regarding the manner, conditions, or purposes for which funds, checks, or items of the Entity may be deposited, collected, or withdrawn and to perform such other acts as they deem reasonably necessary to carry out the provisions of these resolutions. The other agreements and other acts may not be contrary to the provisions contained in this Resolution.

FURTHER RESOLVED, that the authority hereby conferred upon the above named Agents shall be and remain in full force and effect until written notice of any amendment or revocation thereof shall have been delivered to and received by the Financial Institution at each location where an account is maintained. Financial Institution shall be indemnified and held harmless from any loss suffered or any liability incurred by it in continuing to act in accordance with this resolution. Any such notice shall not affect any items in process at the time notice is given.

I FURTHER CERTIFY that the persons named above occupy the positions set forth opposite their respective names and signatures; that the foregoing Resolutions now stand of record on the books of the Entity; that they are in full force and effect and have not been modified in any manner whatsoever.

GOVERNMENT / MUNICIPAL / PUBLIC FUNDS BANKING RESOLUTION (for Deposit Accounts)
(Continued) Page 2

IN TESTIMONY WHEREOF, I have hereunto set my hand on 01/05/2012, 2011 and attest that the signatures set opposite the names listed above are their genuine signatures.

CERTIFIED TO AND ATTESTED BY:



X [Signature]
*Official

X [Signature]
Co.*Official

*NOTE: In case the Official is designated by the foregoing resolutions as one of the signing agents, this certificate should also be signed by a second Official of the Entity.

First National Bank of Muscatine

7016389

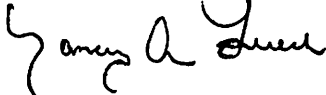



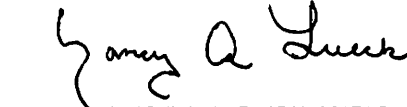
Account Purpose: Non Consumer

Account Holder Name(s): CITY OF MUSCATINE GENERAL OPERATIONS ACCOUNT	
Reporting SSN/TIN: 42-6005008	
Mailing Address:	
Telephone Number:	Work #:
Number of Signatures Required: 1	CIF Number:

ACCOUNT TYPE Business Premier Money Market		ACCOUNT NUMBER 7016389	
Date Opened 06-11-85	Date Revised 1-3-12	Opened By FELDYC	Verified By RMV O'BRIEN <i>add Hop/MS</i>

OWNERSHIP TYPE Government/Municipal/Public Funds

Signatures of Authorized Individuals. This Agreement is subject to all terms below.

<input checked="" type="checkbox"/>  NANCY LUECK, TRANSFERS AND INVESTMENTS ONLY of CITY OF MUSCATINE	<input checked="" type="checkbox"/>  DEWAYNE HOPKINS, MAYOR of CITY OF MUSCATINE
<input checked="" type="checkbox"/>  LEANNA K. MCCULLOUGH, TRANSFERS AND INVESTMENTS ONLY of CITY OF MUSCATINE	<input checked="" type="checkbox"/>  GREGG MANDSAGER, CITY ADMINISTRATOR of CITY OF MUSCATINE
<input checked="" type="checkbox"/>  NANCY LUECK, FINANCE DIRECTOR of CITY OF MUSCATINE	

(Signatures and printed names of each account signer)

The Authorized Individual(s) signing above and on the attached Signature Card Addendum agree(s), that the Account Holder's Account(s) will be governed by the terms set forth in the Deposit Account Agreement and Disclosure, the Time Certificate of Deposit or Confirmation of Time Deposit Agreement (if applicable), the Rate and Fee Schedule, the Funds Availability Policy Disclosure, the Substitute Check Policy Disclosure, the Electronic Funds Transfer Agreement and Disclosure, (if applicable), acknowledge receipt of our privacy policy (if applicable), as amended by the Financial Institution from time to time, and such other authorization documents provided to the Financial Institution from time to time. The Authorized Individual(s) also acknowledge that they have received at least one copy of these deposit account documents. The Authorized Individual(s) understand(s) accounts opened after 3:00 PM are dated effective the next business day. The Authorized Individual(s) represent(s) that they hold the position(s) indicated above and they are authorized to enter into this Agreement on behalf of the Account Holder.

The following information may be used to further identify individual(s) for telephone instructions, large transactions, or if a signature varies.
MMN = Mother's Maiden Name

Name: NANCY LUECK	SSN:
Street:	
Mailing:	
Phone: (H):	(W):
Job:	
DOB:	
ID:	MMN:
Name: DEWAYNE HOPKINS	SSN:
Street:	
Mailing:	
Phone: (H):	(W):
Job:	
DOB:	
ID:	MMN:
Name: LEANNA K. MCCULLOUGH	SSN: 485-90-4353
Street: 1202 ISETT AVENUE, MUSCATINE, IA 52761	
Mailing:	
Phone: (H): (563) 299-1136	(W): (563) 264-1550
Job: ACCOUNTANT, CITY OF MUSCATINE	
DOB: 08-20-1976	
ID: Drivers License 661XX7528	MMN:

GOVERNMENT / MUNICIPAL / PUBLIC FUNDS BANKING RESOLUTION

(for Deposit Accounts)

Depositor: CITY OF MUSCATINE GENERAL OPERATIONS
ACCOUNT

Financial Institution: First National Bank of Muscatine
Main Bank
300 East 2nd Street
Muscatine, IA 52761

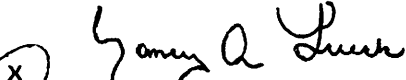
Account No: 7016389

I, the undersigned Official of the Government, Municipal or Public Entity ("Entity") named above, HEREBY CERTIFY that the Entity is organized, exists and is duly authorized to transact business under the laws of the state or jurisdiction where it is located.

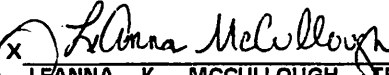
ACCOUNT HOLDER. CITY OF MUSCATINE GENERAL OPERATIONS ACCOUNT is the complete and correct name of the Account Holder.


I FURTHER CERTIFY that at a meeting of the governing body of the Entity, duly and regularly called and held on December 1, 2009, the following resolutions were adopted:

RESOLVED, that the Financial Institution named above at any one or more of its offices or branches, be and it hereby is designated as a depository for the funds of this Entity, which may be withdrawn on checks, drafts, advices of debit, notes or other orders for the payment of monies bearing the following appropriate number of signatures: Any one (1) of the following named officers or employees of this Entity ("Agents"), whose actual signatures are shown below:

x 
NANCY LUECK, TRANSFERS AND INVESTMENTS
ONLY of CITY OF MUSCATINE

x 
DEWAYNE HOPKINS, MAYOR of CITY OF
MUSCATINE

x 
LEANNA K. MCCULLOUGH, TRANSFERS AND
INVESTMENTS ONLY of CITY OF MUSCATINE

x 
GREG MANDSAGER, CITY ADMINISTRATOR of
CITY OF MUSCATINE

x 
NANCY LUECK, FINANCE DIRECTOR of CITY OF
MUSCATINE

and that the Financial Institution shall be and is authorized to honor and pay the same whether or not they are payable to bearer or to the individual order of any Agent or Agents signing the same.

FURTHER RESOLVED, that the Financial Institution is hereby directed to accept and pay without further inquiry any item drawn against any of the Entity's accounts with the Financial Institution bearing the signature or signatures of Agents, as authorized above or otherwise, even though drawn or endorsed to the order of any Agent signing or tendered by such Agent for cashing or in payment of the individual obligation of such Agent or for deposit to the Agent's personal account, and the Financial Institution shall not be required or be under any obligation to inquire as to the circumstances of the issue or use of any item signed in accordance with the resolutions contained herein, or the application or disposition of such item or the proceeds of the item.

FURTHER RESOLVED, that any one of such Agents is authorized to endorse all checks, drafts, notes and other items payable to or owned by this Entity for deposit with the Financial Institution, or for collection or discount by the Financial Institution; and to accept drafts and other items payable at the Financial Institution.

FURTHER RESOLVED, that the above named agents are authorized and empowered to execute such other agreements, including, but not limited to, special depository agreements and arrangements regarding the manner, conditions, or purposes for which funds, checks, or items of the Entity may be deposited, collected, or withdrawn and to perform such other acts as they deem reasonably necessary to carry out the provisions of these resolutions. The other agreements and other acts may not be contrary to the provisions contained in this Resolution.

FURTHER RESOLVED, that the authority hereby conferred upon the above named Agents shall be and remain in full force and effect until written notice of any amendment or revocation thereof shall have been delivered to and received by the Financial Institution at each location where an account is maintained. Financial Institution shall be indemnified and held harmless from any loss suffered or any liability incurred by it in continuing to act in accordance with this resolution. Any such notice shall not affect any items in process at the time notice is given.

I FURTHER CERTIFY that the persons named above occupy the positions set forth opposite their respective names and signatures; that the foregoing Resolutions now stand of record on the books of the Entity; that they are in full force and effect and have not been modified in any manner whatsoever.

GOVERNMENT / MUNICIPAL / PUBLIC FUNDS BANKING RESOLUTION (for Deposit Accounts)
(Continued) Page 2

IN TESTIMONY WHEREOF, I have hereunto set my hand on 01/05/2012, 2011 and attest that the signatures set opposite the names listed above are their genuine signatures.



CERTIFIED TO AND ATTESTED BY:

X [Signature]
*Official

X [Signature]
Co-*Official

*NOTE: In case the Official is designated by the foregoing resolutions as one of the signing agents, this certificate should also be signed by a second Official of the Entity.

First National Bank of Muscatine

7016413

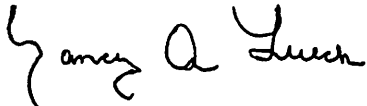

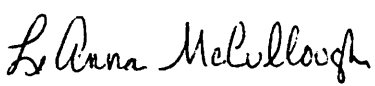
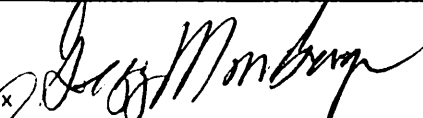
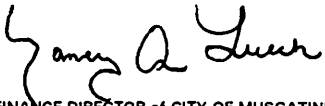
Account Purpose: Non Consumer

Account Holder Name(s): CITY OF MUSCATINE HERSHEY MANOR	
Reporting SSN/TIN:	42-6005008
Mailing Address:	
Telephone Number:	Work #:
Number of Signatures Required: 1	CIF Number:

ACCOUNT TYPE Business Premier Money Market		ACCOUNT NUMBER 7016413	
Date Opened 06-11-85 ADD	Date Revised 1-3-2012	Opened By FELDYC	Verified By RMY O'BRIEN <i>Wade Hopkins</i>

OWNERSHIP TYPE Government/Municipal/Public Funds

Signatures of Authorized Individuals. This Agreement is subject to all terms below.

<input checked="" type="checkbox"/>  NANCY LUECK, TRANSFERS AND INVESTMENTS ONLY of CITY OF MUSCATINE	<input checked="" type="checkbox"/>  DEWAYNE HOPKINS, MAYOR of CITY OF MUSCATINE
<input checked="" type="checkbox"/>  LEANNA K. MCCULLOUGH, TRANSFERS AND INVESTMENTS ONLY of CITY OF MUSCATINE	<input checked="" type="checkbox"/>  GREGG MANDSAGER, CITY ADMINISTRATOR of CITY OF MUSCATINE
<input checked="" type="checkbox"/>  NANCY LUECK, FINANCE DIRECTOR of CITY OF MUSCATINE	

(Signatures and printed names of each account signer)

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The following information may be used to further identify individual(s) for telephone instructions, large transactions, or if a signature varies. MMN = Mother's Maiden Name

Name: NANCY LUECK	SSN:
Street:	
Mailing:	
Phone: (H):	(W):
Job:	
DOB:	
ID:	MMN:
Name: DEWAYNE HOPKINS	SSN:
Street:	
Mailing:	
Phone: (H):	(W):
Job:	
DOB:	
ID:	MMN:
Name: LEANNA K. MCCULLOUGH	SSN: 485-90-4353
Street: 1202 ISETT AVENUE, MUSCATINE, IA 52761	
Mailing:	
Phone: (H): (563) 299-1136	(W): (563) 264-1550
Job: ACCOUNTANT, CITY OF MUSCATINE	
DOB: 08-20-1976	
ID: Drivers License 661XX7528	MMN:

STATION: ...
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GOVERNMENT / MUNICIPAL / PUBLIC FUNDS BANKING RESOLUTION

(for Deposit Accounts)

Depositor: CITY OF MUSCATINE HERSHEY MANOR

Financial Institution: First National Bank of Muscatine
Main Bank
300 East 2nd Street
Muscatine, IA 52761

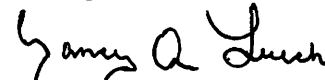
Account No: 7016413

I, the undersigned Official of the Government, Municipal or Public Entity ("Entity") named above, HEREBY CERTIFY that the Entity is organized, exists and is duly authorized to transact business under the laws of the state or jurisdiction where it is located.

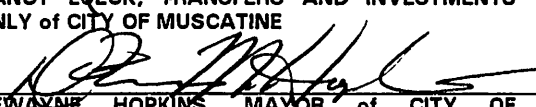
ACCOUNT HOLDER. CITY OF MUSCATINE HERSHEY MANOR is the complete and correct name of the Account Holder.

I FURTHER CERTIFY that at a meeting of the governing body of the Entity, duly and regularly called and held on December 1, 2009, the following resolutions were adopted:


RESOLVED, that the Financial Institution named above at any one or more of its offices or branches, be and it hereby is designated as a depository for the funds of this Entity, which may be withdrawn on checks, drafts, advices of debit, notes or other orders for the payment of monies bearing the following appropriate number of signatures: Any one (1) of the following named officers or employees of this Entity ("Agents"), whose actual signatures are shown below:



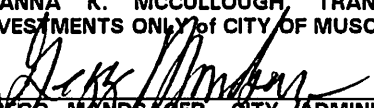
NANCY LUECK, TRANSFERS AND INVESTMENTS
ONLY of CITY OF MUSCATINE




DEWAYNE HOPKINS, MAYOR of CITY OF
MUSCATINE



LEANNA K. MCCULLOUGH, TRANSFERS AND
INVESTMENTS ONLY of CITY OF MUSCATINE



GREGG MANDSAGER, CITY ADMINISTRATOR of
CITY OF MUSCATINE



NANCY LUECK, FINANCE DIRECTOR of CITY OF
MUSCATINE

and that the Financial Institution shall be and is authorized to honor and pay the same whether or not they are payable to bearer or to the individual order of any Agent or Agents signing the same.

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GOVERNMENT / MUNICIPAL / PUBLIC FUNDS BANKING RESOLUTION (for Deposit Accounts)
(Continued) Page 2

IN TESTIMONY WHEREOF, I have hereunto set my hand on 01/05/2012, 2011 and attest that the signatures set opposite the names listed above are their genuine signatures.



CERTIFIED TO AND ATTESTED BY:

X [Signature]
*Official

X [Signature]
Co.*Official

*NOTE: In case the Official is designated by the foregoing resolutions as one of the signing agents, this certificate should also be signed by a second Official of the Entity.

First National Bank of Muscatine

7016397

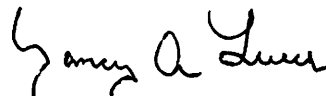



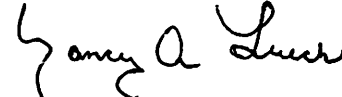
Account Purpose: Non Consumer

Account Holder Name(s): CITY OF MUSCATINE SECTION 8 HOUSING	
Reporting SSN/TIN: 42-6005008	
Mailing Address:	
Telephone Number:	Work #:
Number of Signatures Required: 1	CIF Number:

ACCOUNT TYPE Business Premier Money Market		ACCOUNT NUMBER 7016397	
Date Opened 06-11-85 ADD	Date Revised 1-3-12	Opened By FELDYC	Verified By RMV O'BRIEN <i>Add Hopkins</i>

OWNERSHIP TYPE Government/Municipal/Public Funds

Signatures of Authorized Individuals... This Agreement is subject to all terms below.

<input checked="" type="checkbox"/>  NANCY LUECK, TRANSFERS AND INVESTMENTS ONLY of CITY OF MUSCATINE	<input checked="" type="checkbox"/>  DEWAYNE HOPKINS, MAYOR of CITY OF MUSCATINE
<input checked="" type="checkbox"/>  LEANNA K. MCCULLOUGH, TRANSFERS AND INVESTMENTS ONLY of CITY OF MUSCATINE	<input checked="" type="checkbox"/>  GREGG MANDSAGER, CITY ADMINISTRATOR of CITY OF MUSCATINE
<input checked="" type="checkbox"/>  NANCY LUECK, FINANCE DIRECTOR of CITY OF MUSCATINE	

(Signatures and printed names of each account signer)

The Authorized Individual(s) signing above and on the attached Signature Card Addendum agree(s), that the Account Holder's Account(s) will be governed by the terms set forth in the Deposit Account Agreement and Disclosure, the Time Certificate of Deposit or Confirmation of Time Deposit Agreement (if applicable), the Rate and Fee Schedule, the Funds Availability Policy Disclosure, the Substitute Check Policy Disclosure, the Electronic Funds Transfer Agreement and Disclosure, (if applicable), acknowledge receipt of our privacy policy (if applicable), as amended by the Financial Institution from time to time, and such other authorization documents provided to the Financial Institution from time to time. The Authorized Individual(s) also acknowledge that they have received at least one copy of these deposit account documents. The Authorized Individual(s) understand(s) accounts opened after 3:00 PM are dated effective the next business day. The Authorized Individual(s) represent(s) that they hold the position(s) indicated above and they are authorized to enter into this Agreement on behalf of the Account Holder.

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Name: NANCY LUECK	SSN:
Street:	
Mailing:	
Phone: (H): (W):	
Job:	
DOB:	
ID:	MMN:
Name: DEWAYNE HOPKINS	SSN:
Street:	
Mailing:	
Phone: (H): (W):	
Job:	
DOB:	
ID:	MMN:
Name: LEANNA K. MCCULLOUGH	SSN: 485-90-4353
Street: 1202 ISETT AVENUE, MUSCATINE, IA 52761	
Mailing:	
Phone: (H): (563) 299-1136 (W): (563) 264-1550	
Job: ACCOUNTANT, CITY OF MUSCATINE	
DOB: 08-20-1976	
ID: Drivers License 661XX7528	MMN:

1. The first part of the document discusses the importance of maintaining accurate records of all transactions and activities. It emphasizes that this is essential for ensuring transparency and accountability in the organization's operations.

2. The second part of the document outlines the various methods and tools used to collect and analyze data. It highlights the need for consistent and reliable data collection processes to support effective decision-making.

3. The third part of the document focuses on the role of technology in modern data management. It discusses how advanced software solutions can streamline data collection, storage, and analysis, leading to more efficient and accurate results.

4. The fourth part of the document addresses the challenges associated with data security and privacy. It provides guidance on implementing robust security measures to protect sensitive information from unauthorized access and breaches.

5. The fifth part of the document discusses the importance of data quality and integrity. It outlines strategies for identifying and correcting errors in data collection and processing to ensure the reliability of the information used for analysis.

6. The sixth part of the document explores the role of data in strategic planning and decision-making. It illustrates how data-driven insights can help organizations identify opportunities, assess risks, and make informed choices about their future direction.

7. The seventh part of the document discusses the importance of data governance and compliance. It outlines the key principles and practices for ensuring that data is managed in a responsible and lawful manner, in accordance with applicable regulations and standards.

8. The eighth part of the document focuses on the role of data in customer relationship management. It discusses how data can be used to better understand customer needs, preferences, and behaviors, enabling organizations to provide more personalized and effective service.

9. The ninth part of the document discusses the importance of data in operational efficiency. It outlines how data can be used to identify inefficiencies, optimize processes, and reduce costs, leading to improved overall performance and productivity.

10. The tenth part of the document concludes by emphasizing the overall value of data in driving organizational success. It reiterates the importance of investing in data management capabilities and fostering a data-driven culture to achieve long-term growth and competitive advantage.

GOVERNMENT / MUNICIPAL / PUBLIC FUNDS BANKING RESOLUTION

(for Deposit Accounts)

Depositor: CITY OF MUSCATINE SECTION 8 HOUSING

Financial Institution: First National Bank of Muscatine
Main Bank
300 East 2nd Street
Muscatine, IA 52761

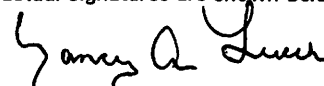
Account No.: 7016397

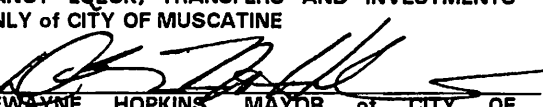
I, the undersigned Official of the Government, Municipal or Public Entity ("Entity") named above, HEREBY CERTIFY that the Entity is organized, exists and is duly authorized to transact business under the laws of the state or jurisdiction where it is located.


ACCOUNT HOLDER. CITY OF MUSCATINE SECTION 8 HOUSING is the complete and correct name of the Account Holder.

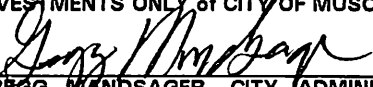
I FURTHER CERTIFY that at a meeting of the governing body of the Entity, duly and regularly called and held on December 1, 2009, the following resolutions were adopted:

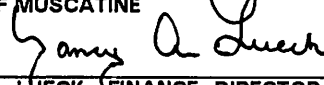
RESOLVED, that the Financial Institution named above at any one or more of its offices or branches, be and it hereby is designated as a depository for the funds of this Entity, which may be withdrawn on checks, drafts, advices of debit, notes or other orders for the payment of monies bearing the following appropriate number of signatures: Any one (1) of the following named officers or employees of this Entity ("Agents"), whose actual signatures are shown below:


NANCY LUECK, TRANSFERS AND INVESTMENTS
ONLY of CITY OF MUSCATINE


DEWAYNE HOPKINS, MAYOR of CITY OF
MUSCATINE


LEANNA K. MCCULLOUGH, TRANSFERS AND
INVESTMENTS ONLY of CITY OF MUSCATINE


GREGG WANDSAGER, CITY ADMINISTRATOR of
CITY OF MUSCATINE


NANCY LUECK, FINANCE DIRECTOR of CITY OF
MUSCATINE

and that the Financial Institution shall be and is authorized to honor and pay the same whether or not they are payable to bearer or to the individual order of any Agent or Agents signing the same.

FURTHER RESOLVED, that the Financial Institution is hereby directed to accept and pay without further inquiry any item drawn against any of the Entity's accounts with the Financial Institution bearing the signature or signatures of Agents, as authorized above or otherwise, even though drawn or endorsed to the order of any Agent signing or tendered by such Agent for cashing or in payment of the individual obligation of such Agent or for deposit to the Agent's personal account, and the Financial Institution shall not be required or be under any obligation to inquire as to the circumstances of the issue or use of any item signed in accordance with the resolutions contained herein, or the application or disposition of such item or the proceeds of the item.

FURTHER RESOLVED, that any one of such Agents is authorized to endorse all checks, drafts, notes and other items payable to or owned by this Entity for deposit with the Financial Institution, or for collection or discount by the Financial Institution; and to accept drafts and other items payable at the Financial Institution.

FURTHER RESOLVED, that the above named agents are authorized and empowered to execute such other agreements, including, but not limited to, special depository agreements and arrangements regarding the manner, conditions, or purposes for which funds, checks, or items of the Entity may be deposited, collected, or withdrawn and to perform such other acts as they deem reasonably necessary to carry out the provisions of these resolutions. The other agreements and other acts may not be contrary to the provisions contained in this Resolution.

FURTHER RESOLVED, that the authority hereby conferred upon the above named Agents shall be and remain in full force and effect until written notice of any amendment or revocation thereof shall have been delivered to and received by the Financial Institution at each location where an account is maintained. Financial Institution shall be indemnified and held harmless from any loss suffered or any liability incurred by it in continuing to act in accordance with this resolution. Any such notice shall not affect any items in process at the time notice is given.

I FURTHER CERTIFY that the persons named above occupy the positions set forth opposite their respective names and signatures; that the foregoing Resolutions now stand of record on the books of the Entity; that they are in full force and effect and have not been modified in any manner whatsoever.

GOVERNMENT / MUNICIPAL / PUBLIC FUNDS BANKING RESOLUTION (for Deposit Accounts)
(Continued)

IN TESTIMONY WHEREOF, I have hereunto set my hand on 01/05/2012, 2011 and attest that the signatures set opposite the names listed above are their genuine signatures.



CERTIFIED TO AND ATTESTED BY:

X

*Official

X

Co-*Official

*NOTE: In case the Official is designated by the foregoing resolutions as one of the signing agents, this certificate should also be signed by a second Official of the Entity.

First National Bank of Muscatine

1151398

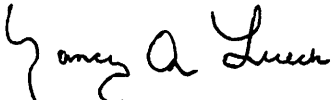




Account Purpose: Non Consumer

Account Holder Name(s): CITY OF MUSCATINE OPERATING ACCOUNT	
Reporting SSN/TIN: 42-6005008	
Mailing Address:	
Telephone Number:	Work #:
Number of Signatures Required: 1	CIF Number:

ACCOUNT TYPE Business Checking		ACCOUNT NUMBER 1151398	
Date Opened 05-01-69 ADD	Date Revised 1-3-12	Opened By FELDYC	Verified By RMV O'BRIEN <i>add hopkins</i>

OWNERSHIP TYPE Government/Municipal/Public Funds

Signatures of Authorized Individuals. This Agreement is subject to all terms below.

<input checked="" type="checkbox"/>  NANCY LUECK, TRANSFERS AND INVESTMENTS ONLY of CITY OF MUSCATINE	<input checked="" type="checkbox"/>  DEWAYNE HOPKINS, MAYOR of CITY OF MUSCATINE
<input checked="" type="checkbox"/>  LEANNA K. MCCULLOUGH, TRANSFERS AND INVESTMENTS ONLY of CITY OF MUSCATINE	<input checked="" type="checkbox"/>  GREGG MANDAGER, CITY ADMINISTRATOR of CITY OF MUSCATINE
<input checked="" type="checkbox"/>  NANCY LUECK, FINANCE DIRECTOR of CITY OF MUSCATINE	

(Signatures and printed names of each account signer)

The Authorized Individual(s) signing above and on the attached Signature Card Addendum agree(s), that the Account Holder's Account(s) will be governed by the terms set forth in the Deposit Account Agreement and Disclosure, the Time Certificate of Deposit or Confirmation of Time Deposit Agreement (if applicable), the Rate and Fee Schedule, the Funds Availability Policy Disclosure, the Substitute Check Policy Disclosure, the Electronic Funds Transfer Agreement and Disclosure, (if applicable), acknowledge receipt of our privacy policy (if applicable), as amended by the Financial Institution from time to time, and such other authorization documents provided to the Financial Institution from time to time. The Authorized Individual(s) also acknowledge that they have received at least one copy of these deposit account documents. The Authorized Individual(s) understand(s) accounts opened after 3:00 PM are dated effective the next business day. The Authorized Individual(s) represent(s) that they hold the position(s) indicated above and they are authorized to enter into this Agreement on behalf of the Account Holder.

The following information may be used to further identify individual(s) for telephone instructions, large transactions, or if a signature varies.
MMN = Mother's Maiden Name

Name: NANCY LUECK	SSN:
Street:	
Mailing:	
Phone: (H):	(W):
Job:	
DOB:	
ID:	MMN:
Name: DEWAYNE HOPKINS	SSN:
Street:	
Mailing:	
Phone: (H):	(W):
Job:	
DOB:	
ID:	MMN:
Name: LEANNA K. MCCULLOUGH	SSN: 485-90-4353
Street: 1202 ISETT AVENUE, MUSCATINE, IA 52761	
Mailing:	
Phone: (H): (563) 299-1136	(W): (563) 264-1550
Job: ACCOUNTANT, CITY OF MUSCATINE	
DOB: 08-20-1976	
ID: Drivers License 661XX7528	MMN:

Section 1: Introduction

Section 2: Methodology

Section 3: Results

GOVERNMENT / MUNICIPAL / PUBLIC FUNDS BANKING RESOLUTION (for Deposit Accounts)
(Continued)

IN TESTIMONY WHEREOF, I have hereunto set my hand on 01/05/2012, 2011 and attest that the signatures set opposite the names listed above are their genuine signatures.



CERTIFIED TO AND ATTESTED BY:

X [Signature]
*Official

X [Signature]
Co-*Official

*NOTE: In case the Official is designated by the foregoing resolutions as one of the signing agents, this certificate should also be signed by a second Official of the Entity.

First National Bank of Muscatine

5101712

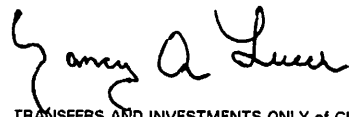

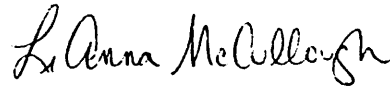


Account Purpose: Non Consumer

Account Holder Name(s): CITY OF MUSCATINE FOR BENEFIT OF THE EMPLOYEE FLEXIBLE SPENDING ACCT 2006
 Reporting SSN/TIN: 42-6005008
 Mailing Address:
 Telephone Number: Work #:
 Number of Signatures Required: 1 CIF Number:

ACCOUNT TYPE Business Checking		ACCOUNT NUMBER 5101712	
Date Opened 12-28-05	Date Revised 1-3-12	Opened By FELDYC	Verified By ARMY O'BRIEN <i>add Repters</i>

OWNERSHIP TYPE Government/Municipal/Public Funds

Signatures of Authorized Individuals. This Agreement is subject to all terms below.

<input checked="" type="checkbox"/>  NANCY LUECK, TRANSFERS AND INVESTMENTS ONLY of CITY OF MUSCATINE	<input checked="" type="checkbox"/>  DEWAYNE HOPKINS, MAYOR of CITY OF MUSCATINE
<input checked="" type="checkbox"/>  LEANNA K. MCCULLOUGH, TRANSFERS AND INVESTMENTS ONLY of CITY OF MUSCATINE	<input checked="" type="checkbox"/>  GREGG MANDSAGER, CITY ADMINISTRATOR of CITY OF MUSCATINE
<input checked="" type="checkbox"/>  NANCY LUECK, FINANCE DIRECTOR of CITY OF MUSCATINE	

(Signatures and printed names of each account signer)

The Authorized Individual(s) signing above and on the attached Signature Card Addendum agree(s), that the Account Holder's Account(s) will be governed by the terms set forth in the Deposit Account Agreement and Disclosure, the Time Certificate of Deposit or Confirmation of Time Deposit Agreement (if applicable), the Rate and Fee Schedule, the Funds Availability Policy Disclosure, the Substitute Check Policy Disclosure, the Electronic Funds Transfer Agreement and Disclosure, (if applicable), acknowledge receipt of our privacy policy (if applicable), as amended by the Financial Institution from time to time, and such other authorization documents provided to the Financial Institution from time to time. The Authorized Individual(s) also acknowledge that they have received at least one copy of these deposit account documents. The Authorized Individual(s) understand(s) accounts opened after 3:00 PM are dated effective the next business day. The Authorized Individual(s) represent(s) that they hold the position(s) indicated above and they are authorized to enter into this Agreement on behalf of the Account Holder.

The following information may be used to further identify individual(s) for telephone instructions, large transactions, or if a signature varies.
 MMN = Mother's Maiden Name

Name: NANCY LUECK	SSN:
Street:	
Mailing:	
Phone: (H): (W):	
Job:	
DOB:	
ID:	MMN:
Name: DEWAYNE HOPKINS	SSN:
Street:	
Mailing:	
Phone: (H): (W):	
Job:	
DOB:	
ID:	MMN:
Name: LEANNA K. MCCULLOUGH	SSN: 485-90-4353
Street: 1202 ISETT AVENUE, MUSCATINE, IA 52761	
Mailing:	
Phone: (H): (563) 299-1136 (W): (563) 264-1550	
Job: ACCOUNTANT, CITY OF MUSCATINE	
DOB: 08-20-1976	
ID: Drivers License 661XX7528	MMN:

1. Name of the person or organization
2. Address
3. City
4. State
5. Zip

6. Telephone number
7. Fax number
8. E-mail address
9. Other contact information

10. Description of the project or activity
11. Dates of the project or activity
12. Location of the project or activity
13. Name of the person or organization responsible for the project or activity
14. Name of the person or organization sponsoring the project or activity
15. Name of the person or organization providing the funding for the project or activity

16. Name of the person or organization receiving the funding
17. Amount of the funding
18. Date of the funding
19. Name of the person or organization providing the funding
20. Name of the person or organization receiving the funding

21. Name of the person or organization providing the funding
22. Name of the person or organization receiving the funding
23. Amount of the funding
24. Date of the funding

25. Name of the person or organization providing the funding
26. Name of the person or organization receiving the funding
27. Amount of the funding
28. Date of the funding

29. Name of the person or organization providing the funding
30. Name of the person or organization receiving the funding
31. Amount of the funding
32. Date of the funding

33. Name of the person or organization providing the funding
34. Name of the person or organization receiving the funding
35. Amount of the funding
36. Date of the funding

37. Name of the person or organization providing the funding
38. Name of the person or organization receiving the funding
39. Amount of the funding
40. Date of the funding

GOVERNMENT / MUNICIPAL / PUBLIC FUNDS BANKING RESOLUTION

(for Deposit Accounts)

Depositor: CITY OF MUSCATINE FOR BENEFIT OF THE
EMPLOYEE FLEXIBLE SPENDING ACCT 2006

Financial Institution: First National Bank of Muscatine
Main Bank
300 East 2nd Street
Muscatine, IA 52761

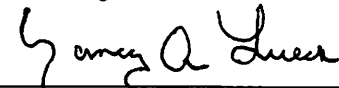
Account No: 5101712

I, the undersigned Official of the Government, Municipal or Public Entity ("Entity") named above, HEREBY CERTIFY that the Entity is organized, exists and is duly authorized to transact business under the laws of the state or jurisdiction where it is located.

ACCOUNT HOLDER. CITY OF MUSCATINE FOR BENEFIT OF THE EMPLOYEE FLEXIBLE SPENDING ACCT 2006 is the complete and correct name of the Account Holder.

I FURTHER CERTIFY that at a meeting of the governing body of the Entity, duly and regularly called and held on December 1, 2009, the following resolutions were adopted:


RESOLVED, that the Financial Institution named above at any one or more of its offices or branches, be and it hereby is designated as a depository for the funds of this Entity, which may be withdrawn on checks, drafts, advices of debit, notes or other orders for the payment of monies bearing the following appropriate number of signatures: Any one (1) of the following named officers or employees of this Entity ("Agents"), whose actual signatures are shown below:




NANCY LUECK, TRANSFERS AND INVESTMENTS
ONLY of CITY OF MUSCATINE



DEWAYNE HOPKINS, MAYOR of CITY OF
MUSCATINE



LEANNA K. MCCULLOUGH, TRANSFERS AND
INVESTMENTS ONLY of CITY OF MUSCATINE



GREGG MANDSAGER, CITY ADMINISTRATOR of
CITY OF MUSCATINE



NANCY LUECK, FINANCE DIRECTOR of CITY OF
MUSCATINE

and that the Financial Institution shall be and is authorized to honor and pay the same whether or not they are payable to bearer or to the individual order of any Agent or Agents signing the same.

FURTHER RESOLVED, that the Financial Institution is hereby directed to accept and pay without further inquiry any item drawn against any of the Entity's accounts with the Financial Institution bearing the signature or signatures of Agents, as authorized above or otherwise, even though drawn or endorsed to the order of any Agent signing or tendered by such Agent for cashing or in payment of the individual obligation of such Agent or for deposit to the Agent's personal account, and the Financial Institution shall not be required or be under any obligation to inquire as to the circumstances of the issue or use of any item signed in accordance with the resolutions contained herein, or the application or disposition of such item or the proceeds of the item.

FURTHER RESOLVED, that any one of such Agents is authorized to endorse all checks, drafts, notes and other items payable to or owned by this Entity for deposit with the Financial Institution, or for collection or discount by the Financial Institution; and to accept drafts and other items payable at the Financial Institution.

FURTHER RESOLVED, that the above named agents are authorized and empowered to execute such other agreements, including, but not limited to, special depository agreements and arrangements regarding the manner, conditions, or purposes for which funds, checks, or items of the Entity may be deposited, collected, or withdrawn and to perform such other acts as they deem reasonably necessary to carry out the provisions of these resolutions. The other agreements and other acts may not be contrary to the provisions contained in this Resolution.

FURTHER RESOLVED, that the authority hereby conferred upon the above named Agents shall be and remain in full force and effect until written notice of any amendment or revocation thereof shall have been delivered to and received by the Financial Institution at each location where an account is maintained. Financial Institution shall be indemnified and held harmless from any loss suffered or any liability incurred by it in continuing to act in accordance with this resolution. Any such notice shall not affect any items in process at the time notice is given.

I FURTHER CERTIFY that the persons named above occupy the positions set forth opposite their respective names and signatures; that the foregoing Resolutions now stand of record on the books of the Entity; that they are in full force and effect and have not been modified in any manner whatsoever.

GOVERNMENT / MUNICIPAL / PUBLIC FUNDS BANKING RESOLUTION (for Deposit Accounts)
(Continued)

IN TESTIMONY WHEREOF, I have hereunto set my hand on 01/05/2012, 2011 and attest that the signatures set opposite the names listed above are their genuine signatures.



CERTIFIED TO AND ATTESTED BY:

X _____
*Official

X _____
Co-*Official

*NOTE: In case the Official is designated by the foregoing resolutions as one of the signing agents, this certificate should also be signed by a second Official of the Entity.



City Hall, 215 Sycamore St.
Muscatine, IA 52761-3899
(563) 264-1550
Fax (563) 264-0750

FINANCE & RECORDS

Memo

To: Gregg Mandsager, City Administrator

From: Nancy A. Lueck, Finance Director

Date: December 20, 2011

Re: Resolutions for Change of Authorized Signatures for City Bank Accounts (3)

Introduction and Background

The City has checking, money market and savings accounts with First National Bank, Central State Bank and Community Bank. The authorized signatures for the City's checking accounts are the Mayor and City Administrator. For investments and bank transfers the authorized individuals are the Finance Director, Accountant, and City Administrator.

Recommendation

With the new Mayor taking office January 1, 2012, new corporate resolutions are required with each bank to update the authorized individuals. Please include this request to approve the banking resolutions on the agenda for the January 5, 2012 meeting. This agenda item will include three resolutions, one for each of the respective banks. Please contact me if you have any questions or need additional information.