



## Certificate of Trust and Hold Harmless Letter

Each Trustee set forth below (the "Trustee(s)) declares under penalty of perjury and certifies that the following is true and correct regarding the Trust described and defined below.

### **1. Trust Information:**

a. Trust Legal Name

TIN ☐ SSN ☐

b. Trust Taxpayer ID/Social Security Number

If SSN was used, provide that person's name

c. State of Establishment/Governing Law

d. Date of Trust (MM/DD/YYYY)

e. Date of the Last Amendment or Restatement of Trust (if applicable) (MM/DD/YYYY)

f. Trust Mailing Address

### **2. Revocability:**

The Trust is (choose one) ☐ Revocable ☐ Irrevocable

### **3. Grantor Information:**

**Grantor #1 Personal Details:** (if applicable)

Grantor (First & Last Name)

Date of Birth (MM/DD/YYYY)

Mailing Address (Street Address, City & State)

**Grantor #2 Personal Details** (if applicable)

Grantor (First & Last Name)

Date of Birth (MM/DD/YYYY)

Mailing Address (Street Address, City & State)

### **4. Trustee Information:**

Primary Trustee (First & Last Name)

Date of Birth (MM/DD/YYYY)

Trustee Address

Co-Trustee (First & Last Name) (if applicable)

Date of Birth (MM/DD/YYYY)

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Trustee Address

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Co-Trustee (First & Last Name) (if applicable)

Date of Birth (MM/DD/YYYY)

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Trustee Address

**If multiple Trustees, each must be authorized by Trust to act independently.**

**5. Powers of Trustees:**

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**Authority**

As Trustee, I/we have the authority and power to:

- ☐ Open and close deposit and investment accounts, including mutual funds, annuities, non-deposit investment products and other uninsured vehicles, on behalf of the Trust.
- ☐ Deposit funds into, sign checks drawn upon, and withdraw funds from the accounts established for the Trust, all without limitation or the consent of any other person.
- ☐ Open and close safe deposit box(es) on behalf of the Trust, enter into rental agreements for, deposit Trust property into, and withdraw Trust property from such safe deposit box(es) established for the Trust.

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Trustee Name (print)

Signature

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Trustee Name (print)

Signature

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Trustee Name (print)

Signature

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Trustee Name (print)

Signature

**6. Successor Trustee Information:** (if applicable)

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Primary Trustee (First & Last Name)

Date of Birth (MM/DD/YYYY)

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Trustee Address

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Circumstances under which Successor Trustee Steps In

**7. Beneficiary Information:**

List the name(s) and address(es) of the Beneficiary(ies) of the Trust (*Please Print*)

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Name

Name

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Name

Name

**8. Property Title:** Trust real estate property may be titled as written below or in a substantially similar fashion:

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**The undersigned agree as follows:**

- a. PSFCU does not have the authority to analyze and interpret the terms of the Trust agreement. It is the duty and obligation of the Trustee(s) and/or the Trustee(s)' attorney to provide the PSFCU with the proper instructions as to the treatment and handling of the Trust account and any related tax reporting.
- b. The Trust currently exists and has not been revoked, modified, or amended in any manner that would cause the representations contained in this Certification of Trust to be incorrect.
- c. PSFCU will be notified in writing of any changes to Trustee(s) or Successor Trustee(s); PSFCU will act in accordance with the most recent information provided to the PSFCU regarding such provisions.
- d. PSFCU has no responsibility to monitor the use of the Trust proceeds and will be held harmless with regards to the Trust Agreement. It is a Trustee(s)'s responsibility to administer the Trust as required by the Trust agreement and applicable law. PSFCU will not enforce restrictions or monitor the Trust's accounts to ensure a Trustee(s) meets this responsibility. PSFCU is only a depository for the Trust funds.
- e. The undersigned Trustee(s) jointly and severally indemnify and hold harmless PSFCU, and each of its affiliates, officers, directors, employees and successors, from any liability (including attorney's fees) from any claims, judgments, expenses, liabilities or cost of defense or settlement arising out of or related to breach of any representation or warranty made herein, or from effecting any transfers or transactions pursuant to instructions given by any of the Trustees or Successor Trustees, or any actual improper or unsuitable action resulting from instructions given to PSFCU by any of the Trustees.
- f. If there are multiple Trustees, each Trustee is authorized to act independently without the consent or knowledge of any other Trustee. Any writing signed by one or more Trustees shall be valid and effective for all purposes as if signed by all Trustees.

State	Who can sign this form:
New Jersey	All individuals identified as currently acting Trustees
New York	Grantor or otherwise all acting Trustees
Illinois, Pennsylvania, Florida, Connecticut	Any Trustee of the Trust

**The undersigned certifies under penalty of perjury that the foregoing is true and correct.**

Signature of Trustee: \_\_\_\_\_

Date: \_\_\_\_\_

State of \_\_\_\_\_

County of \_\_\_\_\_

I, \_\_\_\_\_, a Notary Public in and for said County in said State, hereby certify that \_\_\_\_\_, whose name(s) as Trustee(s) is signed to the foregoing Certification of Trust and who is known to me, acknowledged before me on this day that, being informed of the contents of the Certification of Trust, they, in their capacity as such Trustee(s), executed the same voluntarily on the day the same bears date.

\_\_\_\_\_  
Notary Public

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Signature of Trustee:

Date:

State of \_\_\_\_\_

County of \_\_\_\_\_

I, \_\_\_\_\_, a Notary Public in and for said County in said State, hereby certify that \_\_\_\_\_, whose name(s) as Trustee(s) is signed to the foregoing Certification of Trust and who is known to me, acknowledged before me on this day that, being informed of the contents of the Certification of Trust, they, in their capacity as such Trustee(s), executed the same voluntarily on the day the same bears date.

\_\_\_\_\_  
Notary Public

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Signature of Trustee:

Date:

State of \_\_\_\_\_

County of \_\_\_\_\_

I, \_\_\_\_\_, a Notary Public in and for said County in said State, hereby certify that \_\_\_\_\_, whose name(s) as Trustee(s) is signed to the foregoing Certification of Trust and who is known to me, acknowledged before me on this day that, being informed of the contents of the Certification of Trust, they, in their capacity as such Trustee(s), executed the same voluntarily on the day the same bears date.

\_\_\_\_\_  
Notary Public



## Instructions for Certificate of Trust

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### Section 1

- a. Provide the Trust's name – Trust name must be the same as indicated on the Trust documents, Tax documents or filings with the Secretary of State.
- b. Provide the Trust's Taxpayer Identification Number ("TIN"). If it is a personal TIN (e.g., someone's Social Security number), provide that person's name. Only revocable trusts can use the grantor's Social Security Number. If grantor passes away and the trust becomes irrevocable, new Taxpayer Identification Number ("TIN") will be required.
- c. Provide the state in which the Trust was formed, and which is the governing law of the Trust.
- d. Provide the date that the Trust was originally formed.
- e. Provide the date of the most recent amendment or restatement of the Trust Agreement. If the Trust Agreement has not been amended or restated, leave this field blank.
- f. Provide the official address of the Trust.

### Section 2

Indicate if the Trust is revocable or irrevocable.

### Section 3

Provide grantor's first and last name, date of birth and address. The grantor is the individual who establishes the Trust, also known as the "creator", "trustor" or "settlor". In Irrevocable Trust, the Grantor and Trustee cannot be the same person.

### Section 4

Provide trustee's and all co-trustees' first and last name, date of birth and address.

If there are multiple Trustees, each Trustee must be authorized to act independently without the consent or knowledge of any other Trustee. Any writing signed by one or more Trustees shall be valid and effective for all purposes as if signed by all Trustees.

### Section 5

State the powers of trustees authorized by the Trust.

To the extent powers relating to interests in real and personal property are exercised by the Trustee(s), the following provisions regarding the powers of the Trustee(s) relating to interests in real and personal property and restrictions on the powers of the Trustee(s) relating to such property is found in the trust and may be relied upon as a full statement of the matters covered by such provisions by anyone dealing with the Trustee:

**Real and Tangible Personal Property Powers:** To purchase, acquire, receive, improve, maintain, repair, insure, lease, sell, assign, exchange, convey, mortgage and otherwise encumber real estate and tangible personal property

- a. and any interests therein, for such price or amount and upon such terms and conditions as the Trustee shall determine.
- b. Banking Powers: To establish accounts in the name of the Trust and to carry on ordinary banking business including the making of deposits and making, drawing, delivering and accepting checks, or other orders for payment.
- c. Investments: To invest, reinvest in stocks, bonds, life insurance, annuities or endowment policies or combinations thereof, or in any other investments

Indicate whether the power of the Trustee include the power to acquire, sell, assign, convey, pledge, encumber, lease, borrow, manage, and deal with real and personal property interests. The Trustees must indicate and sign their authority to administer the Trust account.

### **Section 6**

If applicable, provide the first and last name, date of birth and the address of the Successor Trustee. A successor trustee is a back-up - someone who will take over for the previous trustee if the previous trustee becomes unwilling or unable to continue serving.

Provide a description of circumstances under which Successor Trustee steps stated in the Trust. If such circumstances occur, although PSFCU may rely on the authority of one or more Successor Trustees without proof of their succession, we may ask them to complete an affidavit attesting to the fact that the conditions exist for their qualification. In addition, Successor Trustees will be required to sign the signature card.

### **Section 7**

Provide the names and addresses of all beneficiaries. Mark the box that indicates when each beneficiary will be qualified to begin receiving benefit from the Trust.

The Credit Union Act requires the information about beneficiaries of the Trust for the share insurance purposes.

### **Section 8**

If the Trust will hold a real estate property, state the proper title of the property to be held in the Trust.

### **Signature:**

New Jersey law requires that a certification of trust be signed by all persons identified as currently acting as trustee.

In New York a grantor's irrevocable trust and revocable trust certificate of trust may be signed by the grantor. Otherwise, it may be signed by all trustees.

In Illinois a certification of trust must be signed or otherwise authenticated by one or more of the trustees. A third party may require that the certification of trust be acknowledged.

In PA a certification of trust may be signed or otherwise authenticated by any trustee.

In FL a certification of trust may be signed or otherwise authenticated by any trustee.

In CT a certification of trust may be signed or otherwise authenticated by any trustee.

PSFCU requires that all signatures are notarized.