



Know Everyone by these Presents,

That I,

as principal

residing at

do hereby constitute and appoint

residing at

my true and lawful attorney for me, and in my name, place and stead,

giving and granting unto my said attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney or substitute shall lawfully do or cause to be done by virtue hereof.

*This power of attorney confers authority to conduct banking transactions as set forth in section 2 of P.L. 1991, c. 95 (C.46:2B-11).**

*This power of attorney confers authority to make gifts to my spouse, children and more remote descendants, and parents, not to exceed in the aggregate \$13,000 to each of such persons in any year.**

This power of attorney shall not be affected by disability of the principal, or lapse of time.†*

In Witness Whereof, I have hereunto set my hand and seal on

Sealed and Delivered

in the Presence of

Signature of Principal

Signature of Witness

Acknowledgment on reverse must be signed by notary public or other authorized person.

*Cross out if inapplicable.

†If you want this power of attorney to become effective only in the event of subsequent disability or incapacity, cross out and replace with the following:

"This power of attorney shall become effective upon the disability or incapacity of the principal."

STATE OF NEW JERSEY
COUNTY OF

} ss.:

BE IT REMEMBERED, that on this
subscriber, a

day of
State of New Jersey, personally appeared

before me, the

who, I am satisfied, is the principal mentioned in, and who executed the within power of attorney and acknowledged that he/she signed, sealed and delivered the same as his/her act and deed, for the uses and purposes therein expressed.

Power of Attorney

TO

