



Official Authorization List: Account & Non-Account Holder Instructions via DocuSign® Instructions

September 2024

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Section 1

Official Authorization List

The Official Authorization List (OAL) form serves as a legal basis for establishing the identity and the authority of individuals to take actions that bind your institution as they relate to the institution's use of or access to Federal Reserve services. This includes authorization for the FedLine® access solution. All OAL webform link (via Docusign/ID.me®) forms are available on FRBservices.org®.

The OAL form, along with the Certificate of Resolutions Authorizing an Institutions to Open and Maintain Accounts and Use Services form (Board Resolutions form), must be in place before your institution may request any changes to existing services or access to new services.

These instructions provide detailed step-by-step guidance for submitting the relevant OAL form via Docusign and ID.me. Additionally, the following tips may be helpful in ensuring this OAL form is properly completed:

- There are two separate versions of the OAL form based on institution type. Verify that you have completed the appropriate version based on your institution type.
 - Federal Reserve Bank Official Authorization List Account and Non-Account Holders (OAL)
 - Federal Reserve Bank Official Authorization List Non-Depository Institution and/or Non-Financial Entities (OAL)

U.S. branches or agencies of foreign banks¹ may submit an OAL form through Docusign; however, the Foreign Banking Institution Account Agreement and Certificate of Resolutions Authorizing a Foreign Banking Institution to Open and Maintain Master Accounts and Obtain Services cannot be submitted through Docusign and requires the original document to be submitted to:

National Accounting Customer Support
Federal Reserve Bank of Minneapolis
Financial Management Group
90 Hennepin Ave
P.O. Box 291
Minneapolis, MN 55480-0291

The OAL form described in these instructions do not pertain to Discount Window transactions governed by the Federal Reserve Bank Operating Circular 10 (OC 10). For Discount Window authority, a separate set of forms must be completed, which may be found at FRBservices.org. These instructions do pertain to the OAL form for the FedLine access solution, which may be used to access to the Discount Window.

¹ Before accessing Federal Reserve Bank accounts or services, a U.S. branch or agency of a foreign bank must complete (i) the package of documents specific to such branches or agencies available at FRBservices.org and (ii) the Account and Non-Account Holder OAL form.

Section 2

Submitting an Account & Non-Account Holder OAL Form

The OAL form requires three types of information, which are: (i) basic information about the entity and the OAL form's use, (ii) information about the Authorizing Officer and related certifications and signatures, and (iii) information about the Authorized Individuals and related signatures.

Institution Information


The initial information identifies if the OAL form will supersede a previous version, the legal name of the institution seeking Federal Reserve Bank services, effective date of the OAL form and the institution's head office location.

The individual filling out the OAL form begins the process utilizing DocuSign which may be accessed via the Accounting Services Form page on FRBServices.org.

1. Select Begin, as seen below.



2. Select Yes or No to supersede the previous OAL form on file.
 - a. Selecting yes will replace the current OAL form on file.
 - b. Selecting no will append/add to current OAL form on file.



3. Provide the legal name of the institution.
 - **This cannot be an affiliate, such as a holding company.**
4. Provide the Routing Transit Number (RTN) (nine-digit transit routing number) or Customer Identification Number (CIN) (a nine-digit identification number) used to transact business with the Federal Reserve Bank.
5. Select Yes or No if a Board Resolutions form will be submitted along with the OAL form.

Are you submitting both the Certificate of Resolutions and the Account/Non-Account Holder Official Authorization List? *

☐ Yes

☐ No

6. If yes, verify and acknowledge that the effective date of the OAL form is on or after the date listed on the BR by typing "I understand."
7. Provide the desired effective date for the OAL form.
8. Provide the institution street address, city, state, zip code and telephone number.
9. Click Next

Contact Information

This section identifies the individual completing the OAL form within the DocuSign application, the Authorizing Officer and the Certifying Official.

- A. Individual Filling out the OAL form: This section identifies the individual filling out the information on the DocuSign OAL form.
 1. Provide the name (First, MI, Last) of the individual completing the OAL form.
 2. Provide the email of the individual completing the OAL form.
- B. Certifying Official: This section identifies an individual who is authorized to certify that the individual listed as an Authorized Officer, holds one of the titles listed in the Second Resolution on the Board Resolutions form.
 - A Certifying Official is required only if the Authorized Officer is identified by Title only, on the Second Resolution of the Board Resolutions form.
 - Note that the Certifying Official cannot be the same individual listed as the Authorizing Officer.
- C. If the institution lists individuals by title only, select yes, as seen below.

Is the Certifying Official Needed? *

The Certifying Official is only needed if institutions Certificate of Board Resolutions is listed by title only.

Yes

Certifying Official's Full Name *

First Name, Middle Initial, and Last Name

Jon D Doe

Certifying Official's Email Address *

john.d.doe@bank.com

Certifying Official's Title *

Certifying Official's Title

Vice President

4. Provide the name (First, MI, Last) of the Certifying Official.
5. Provide the email address of the Certifying Official.
6. Provide the title of the Certifying Official.

- C. Authorizing Officer: This section identifies the individual providing authorization for the Authorized Individuals, as authorized in the Second Resolution of the Board Resolutions form. Note that the Authorizing Officer identified in this section **must be listed in the Second Resolution** of the Board Resolutions form.
1. Provide the name (First, MI, Last) of the Authorizing Officer from the Second Resolution on the Board Resolutions form.
 2. Provide the Authorizing Officer's email address from the Second Resolution on the Board Resolutions form.
 - The Authorizing Officer must be listed on the Second Resolution of the Board Resolutions form.
 3. Click Next.

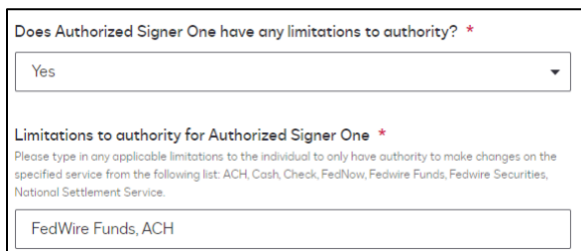
Authorized Signer Information

This section identifies individuals who are authorized to transact business and issue instructions on behalf of the institution listed on page one of the form and who can further delegate their authority to others who can transact business and issue instructions on behalf of the institution.

1. Select the number of Authorized Signers for the institution, as seen below.
 - If more than six signers are required, please use the Docusign link for 1-18 signers found on FRBservice.org.



2. Provide the name (First, MI, Last) for each of the Authorized Signers.
3. Provide the email address for each of the Authorized Signers.
4. Select if there is Limitations to Authority for each of the Authorized Signers.
 - a. If there are no service limitations, choose No.
 - b. If there are service limitations, choose Yes.
 - Limitations to Authority identifies service(s) the Authorized Signer is limited to making or approving changes. The below image reflects that the Authorized Signer is limited to approving Fedwire® and FedACH®



5. Click Next.

Summary

The following section identifies completed information and allows the opportunity to edit prior to submission by clicking the pencil icon on the upper right corner of the section being reviewed.

1. Review the Institution information (Superseding previous OAL form, Institution name, RTN/CIN, is the OAL form being submitted with a Board Resolutions form, date of resolutions acknowledgement, effective date, and the institution's office location).
2. Review the contact information (name and email of the individual filling out the OAL form, name and email of the Authorized Offer listed in the Second Resolution and the name, email, and title of a Certifying Official if the Second Resolution lists titles only).
3. Review the name, email and limitations to authority for the Authorized Signer(s) information.
4. Click Next

Form Review

The following section presents an electronic version of the OAL form for review.

1. Review & Act: Review the information outlining next steps.

Please Review & Act on This Form

SYS FSO NACS
FSO NACS Accounting Forms

Thank you for filling out the Federal Reserve Bank Official Authorization List (OAL) Account and Non-Account Holders form. Please review the form for completeness and accuracy and select "finish". The form will then be routed to the designated Authorizing Officer for review and electronic signature.

When the form is completed through the DocuSign® and ID.me® platform, all parties will receive an email with the option to download a copy to retain for their records. Please note that receipt of this email does not indicate acceptance of the OAL by Federal Reserve Bank. If there are questions or issues, you will be contacted. If you have questions or require additional assistance, please contact Financial Support Office National Accounting and Customer Support (FSO NACS) using the contact information below.

Thank you,
FSO NACS Team
Phone: 1-800-309-6156
Email: sys.fso.nacs@mpls.frb.org

2. Click on hyperlink for the Electronic Record and Signature Disclosure.
3. Click "Close" after reading as seen below.

Agreement to do business with FSO NACS Accounting Forms

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, Federal Reserve Bank of Boston (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), please confirm your agreement by selecting the check-box next to "I agree to use electronic records and signatures" before clicking "CONTINUE" within the DocuSign system.

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign account, you may access the documents for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you may request delivery of such paper copies from us by following the procedure described below.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosures in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, acknowledgments, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact FSO NACS

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically via email to: SYS.FSO.NACS@frib.org

To advise FSO NACS of your new email address

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at SYS.FSO.NACS@frib.org and in the body of such request you must state: your previous email address, your new email address. We do not require any other information from you to change your email address. If you created a DocuSign or iD.me account, you may update it with your new email address through your account preferences directly with said applications.

To request paper copies from FSO NACS

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to SYS.FSO.NACS@frib.org and in the body of such request you must state your email address, full name, mailing address, and telephone number.

To withdraw your consent with FSO NACS

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

- I, decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- I, send us an email to SYS.FSO.NACS@frib.org and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent. The consequences of your withdrawing consent for online documents will be that the transactions may take a longer time to process and additional steps may be required to complete documents.

Required hardware and software

The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: <https://support.docusign.com/guides/signer-guide-signing-system-requirements>.

Acknowledging your access and consent to receive and sign documents electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access, or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to "I agree to use electronic records and signatures" before clicking "CONTINUE" within the DocuSign system.

By selecting the check-box next to "I agree to use electronic records and signatures", you confirm that:

- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify FSO NACS as described above, you consent to receive exclusively through electronic means all notices, disclosures, acknowledgments, and other documents that are required to be provided or made available to you by FSO NACS during the course of your relationship with FSO NACS.

CLOSE

- Click "I agree to use electronic records and signatures" if choosing to submit the OAL form electronically.

Please read the [Electronic Record and Signature Disclosure](#).

☒ I agree to use electronic records and signatures.

- See [Appendix A](#) to Decline to Sign if choosing not to submit the OAL form electronically.

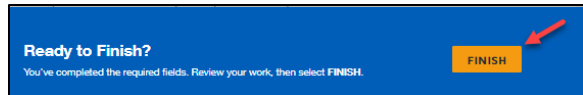
- Please note, by selecting "Continue" the current OAL form will be voided.
- Individually declining to sign voids the current OAL form at the institution level, as such your institution will not be able to continue with this specific submission, via the DocuSign platform.
- The OAL form can be resubmitted via the DocuSign platform, or the institution should contact FSO NACS to discuss alternative options.

- Review the electronic OAL form with the information you provided. Edits may be made by placing the cursor in the red outlined box, as seen below.

Formal letterhead of the institution or organization upon notice of declining or accessing requirements

Institution Name*	Test Bank
Routing Transit Number (RTN) or Customer Identification Number (CIN)*	123456789
Date of the Resolutions* (MM/DD/YYYY)	02/01/2024

- Once the review has been completed, click "Finish," as shown below.



8. Congratulations, the OAL form has been successfully completed.



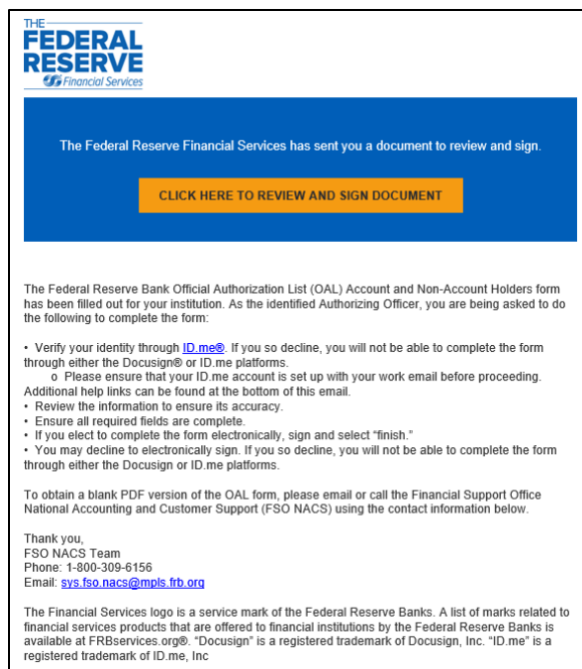
Section 3

Reviewing an Account & Non-Account Holder OAL Form

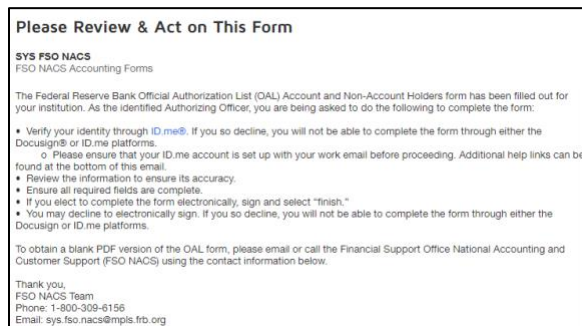
This section addresses the review and signing process for Authorizing Officer, Authorized Signers and the Certifying Official.

Authorizing Officer

1. You will receive an email describing next steps.



2. You will be directed to ID.me for identity verification; see [Appendix B](#) for ID.me steps.
3. Once the ID.me steps have been completed, you will be routed back to DocuSign.
4. Review the information outlining next steps.



5. Click on hyperlink for the Electronic Record and Signature Disclosure.
6. Click "Close" after reading as seen below.

Agreement to do business with FSO NACS Accounting Forms

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, Federal Reserve Bank of Boston (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), please confirm your agreement by selecting the check-box next to "I agree to use electronic records and signatures" before clicking "CONTINUE" within the DocuSign system.

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign account, you may access the documents for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you may request delivery of such paper copies from us by following the procedure described below.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. Now you must inform us of your decision to receive future notices and disclosures in paper format and withdraw your consent to receive notices and disclosures electronically as described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgments, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact FSO NACS:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically via email to: SYS.FSO.NACS@mpis.frb.org

To advise FSO NACS of your new email address

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at SYS.FSO.NACS@mpis.frb.org and in the body of such request you must state your previous email address, your new email address. We do not require any other information from you to change your email address. If you created a DocuSign or ID.me account, you may update it with your new email address through your account preferences directly with said applications.

To request paper copies from FSO NACS

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to SYS.FSO.NACS@mpis.frb.org and in the body of such request you must state your email address, full name, mailing address, and telephone number.

To withdraw your consent with FSO NACS

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

- decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- send us an email to SYS.FSO.NACS@mpis.frb.org and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent. The consequences of your withdrawing consent for online documents will be that the transactions may take a longer time to process and additional steps may be required to complete documents.

Required hardware and software

The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: <https://support.docusign.com/guides/signer-guide-signing-system-requirements>.

Acknowledging your access and consent to receive and sign documents electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access, or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to "I agree to use electronic records and signatures" before clicking "CONTINUE" within the DocuSign system.

By selecting the check-box next to "I agree to use electronic records and signatures", you confirm that:

- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify FSO NACS as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgments, and other documents that are required to be provided or made available to you by FSO NACS during the course of your relationship with FSO NACS.

CLOSE

- Click "I agree to use electronic records and signatures" if choosing to submit the OAL form electronically.

Please read the [Electronic Record and Signature Disclosure](#).

☐ I agree to use electronic records and signatures.

- See [Appendix A](#) to Decline to Sign if choosing not to submit the OAL form electronically.

- Please note, by selecting "Continue" the current OAL form will be voided.
- Individually declining to sign voids the current OAL form at the institution level, as such your institution will not be able to continue with this specific submission, via the DocuSign platform.
- The OAL form can be resubmitted via the DocuSign platform, or the institution should contact FSO NACS to discuss alternative options.

- Review the electronic OAL form with the information provided. Edits may be made by placing the cursor in the black outlined box, which will turn blue, as seen below.

***Required Fields**

This supersedes our previous Official Authorization List? ☐ Yes ☒ No
(If neither is selected, previous list will also remain in effect)

Institution Name*

Routing Transit Number (RTN) or Customer Identification Number

10. Electronically sign the OAL form.
11. Provide the Authorizing Officer's title.
12. Optional: Enter "+1" followed by the country code and national number (01 for US or US Territories).
13. Provide the 10-digit phone number (###-###-####).
14. Provide the extension.
15. Click Finish at the bottom of screen once the OAL form has been reviewed and additional information provided.

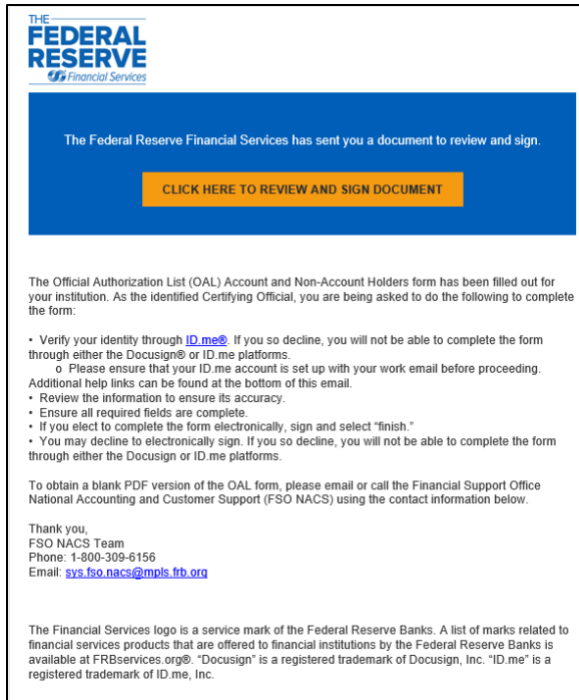
16. Individuals can view a copy of the Board Resolution form by logging into their DocuSign account.

17. Congratulations, you are done signing! Click Continue to be taken back to the Accounting Services Forms page on FRBServices.org.
18. After the Authorizing Officer has clicked continue, the OAL form will require the additional signatures, in the below order:
 - Certifying Official (Only required if Second Resolution from the Board Resolutions form lists titles only.)
 - If the Certifying Official section is selected, all required fields must be completed.
 - Authorized Signer(s)
 - Authorizing Official, as the Authorizing Officer, you will review the final document which has been signed by Authorized Signers and the Certifying Official.

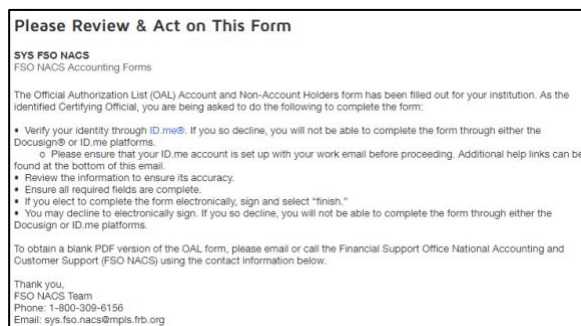
Certifying Official

The following steps will be taken by the individual(s) listed as a Certifying Official. This section is required only if the Second Resolution of the Board Resolutions form lists Titles only for the Authorizing Officer.

1. You will receive an email outlining the next steps.



2. You will be directed to ID.me for identity verification.
3. See [Appendix B](#) for ID.me steps.
4. Once the ID.me steps have been completed, you will be routed back to DocuSign.
5. Review the information provided outlining next steps as seen in the below screen shot.



6. Click on hyperlink for the Electronic Record and Signature Disclosure.
7. Click "Close" after reading as seen below.

8. Click "I agree to use electronic records and signatures" if choosing to submit the form electronically.

9. See [Appendix A](#) to Decline to Sign if choosing not to submit the OAL form electronically.

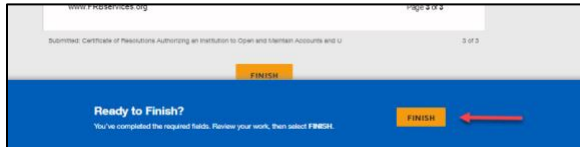
- Please note, by selecting "Continue" the current OAL form will be voided.
- Individually declining to sign voids the current OAL form at the institution level, as such your institution will not be able to continue with this specific submission, via the DocuSign platform.
- The OAL form can be resubmitted via the DocuSign platform, or the institution should contact FSO NACS to discuss alternative options.

10. Click Start, in the upper left corner of the OAL form, to be directed to the Certifying Official Section.

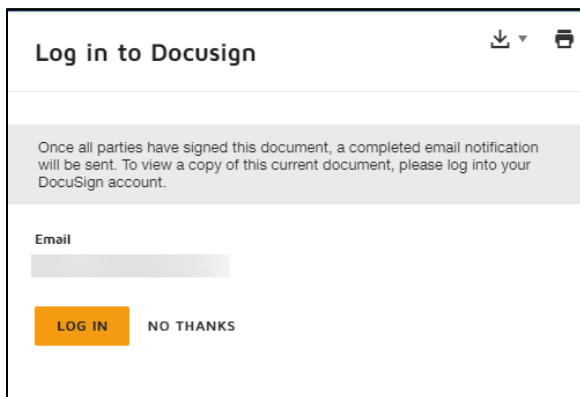
11. Review the submitted information and complete the designated fields for the Certifying Official.

12. Review the name and title of the Authorizing Officer.

13. Review the name and title of the Certifying Official.
14. The Authorizing Officer's name or name and title must be listed on the Second Resolution of the BR and cannot be the same individual listed as the Certifying Official.
15. Electronically sign the OAL form.
16. Click Finish at the bottom of screen once the OAL form has been reviewed and additional information provided.



17. Individuals can view a copy of the Board Resolution form by logging into their DocuSign account.



18. Congratulations, you are done signing! Click Continue to be taken back to the Accounting Services Forms page on FRBServices.org.

Authorized Signer(s)

The following steps will be taken by the individual(s) listed as an Authorized Signer.

1. You will receive an email stating next steps.

THE FEDERAL RESERVE
Financial Services

The Federal Reserve Financial Services has sent you a document to review and sign.

[CLICK HERE TO REVIEW AND SIGN DOCUMENT](#)

The Federal Reserve Bank Official Authorization List (OAL) Account and Non-Account Holders form has been filled out for your Institution. As an identified Authorized Signer, you are being asked to do the following to complete the form:

- Review the information to ensure its accuracy.
- Ensure all required fields are complete.
- If you elect to complete the form electronically, sign and select "finish".
- You may decline to electronically sign. If you so decline, you and other Authorized Signers will not be able to complete the form through either the DocuSign® or ID.me® platforms (if applicable).

To obtain a blank PDF version of the form, please email or call the Financial Support Office National Accounting and Customer Support (FSO NACS) using the contact information below.

Thank you,

FSO NACS Team
Phone: 1-800-309-6156
Email: sys.fso.nacs@mpls.frb.org

The Financial Services logo is a service mark of the Federal Reserve Banks. A list of marks related to financial services products that are offered to financial institutions by the Federal Reserve Banks is available at FRBservices.org. "DocuSign" is a registered trademark of DocuSign, Inc. "ID.me" is a registered trademark of ID.me, Inc.

2. You will be directed to DocuSign.
3. Review the information provided outlining the next steps as seen in the below screen shot.

Please Review & Act on This Form

SYS FSO NACS
FSO NACS Accounting Forms

The Federal Reserve Bank Official Authorization List (OAL) Account and Non-Account Holders form has been filled out for your Institution. As an identified Authorized Signer, you are being asked to do the following to complete the form:

- Review the information to ensure its accuracy.
- Ensure all required fields are complete.
- If you elect to complete the form electronically, sign and select "finish".
- You may decline to electronically sign. If you so decline, you and other Authorized Signers will not be able to complete the form through either the DocuSign® or ID.me® platforms (if applicable).

To obtain a blank PDF version of the form, please email or call the Financial Support Office National Accounting and Customer Support (FSO NACS) using the contact information below.

Thank you,

FSO NACS Team
Phone: 1-800-309-6156
Email: sys.fso.nacs@mpls.frb.org

The Financial Services logo is a service mark of the Federal Reserve Banks. A list of marks related to financial services products that are offered to financial institutions by the Federal Reserve Banks is available at FRBservices.org. "DocuSign" is a registered trademark of DocuSign, Inc. "ID.me" is a registered trademark of ID.me, Inc.

4. Click on hyperlink for the Electronic Record and Signature Disclosure.
5. Click "Close" after reading as seen below.

Agreement to do business with FSO NACS Accounting Forms

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, Federal Reserve Bank of Boston (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), please confirm your agreement by selecting the check-box next to "I agree to use electronic records and signatures" before clicking "CONTINUE" within the DocuSign system.

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign account, you may access the documents for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you may request delivery of such paper copies from us by following the procedure described below.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. Now you must inform us of your decision to receive future notices and disclosures in paper format and withdraw your consent to receive notices and disclosures electronically as described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgments, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact FSO NACS:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically via email to: SYS.FSO.NACS@frib.org

To advise FSO NACS of your new email address

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at SYS.FSO.NACS@frib.org and in the body of such request you must state your previous email address, your new email address. We do not require any other information from you to change your email address. If you created a DocuSign or ID.me account, you may update it with your new email address through your account preferences directly with said applications.

To request paper copies from FSO NACS

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to SYS.FSO.NACS@frib.org and in the body of such request you must state your email address, full name, mailing address, and telephone number.

To withdraw your consent with FSO NACS

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

- 1. decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- 2. send us an email to SYS.FSO.NACS@frib.org and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not require any other information from you to withdraw consent. The consequences of your withdrawing consent for online documents will be that the transactions may take a longer time to process and additional steps may be required to complete documents.

Required hardware and software

The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: <https://support.docusign.com/guides/signer-guide-signing-system-requirements>.

Acknowledging your access and consent to receive and sign documents electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (3) that you are able to print on paper or electronically save this ERSD for your future reference and access, or (4) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to "I agree to use electronic records and signatures" before clicking "CONTINUE" within the DocuSign system.

By selecting the check-box next to "I agree to use electronic records and signatures", you confirm that:

- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify FSO NACS as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgments, and other documents that are required to be provided or made available to you by FSO NACS during the course of your relationship with FSO NACS.

CLOSE

- Click "I agree to use electronic records and signatures" if choosing to submit the OAL form electronically.

Please read the [Electronic Record and Signature Disclosure](#).

☐ I agree to use electronic records and signatures.

- See [Appendix A](#) to Decline to Sign if choosing not to submit the OAL form electronically.
 - Please note, by selecting "Continue" the current OAL form will be voided.
 - Individually declining to sign voids the current OAL form at the institution level, as such your institution will not be able to continue with this specific submission, via the DocuSign platform.
 - The OAL form can be resubmitted via the DocuSign platform, or the institution should contact FSO NACS to discuss alternative options.
- Click Start, in the upper left corner of the OAL form, to be directed to the Authorized Signer Section.

DocuSign Envelope ID: 18033A67-032D-40E1-8DE4-818D6422FA

START

THE FEDERAL RESERVE
Financial Services

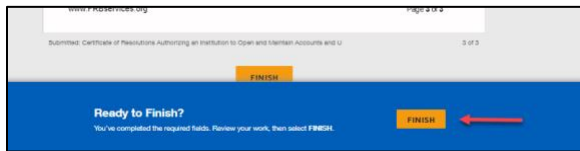
INTERNAL FR
(Upon receipt by the Federal Reserve Bank)

Federal Reserve Bank Official Authorization
List Account and Non-Account Holders

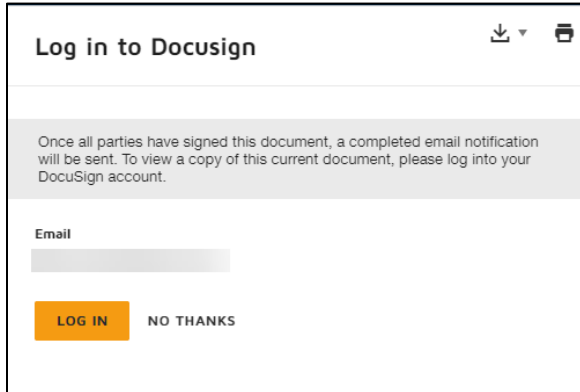
Required Fields

- Review the submitted information and complete the designated fields for this Authorized Signer.

10. Optional: Enter “+1” followed by the country code and national number (01 for US or US Territories).
11. Provide the 10-digit work phone number (###-###-####).
12. Provide the work number extension.
13. Provide the 10-digit mobile phone number (###-###-####).
14. Provide the Authorized Signer’s title.
15. Electronically sign the OAL form.
16. Click Finish at the bottom of screen once the OAL form has been reviewed and additional information provided.



17. Individuals can view a copy of the Board Resolution form by logging into their DocuSign account.

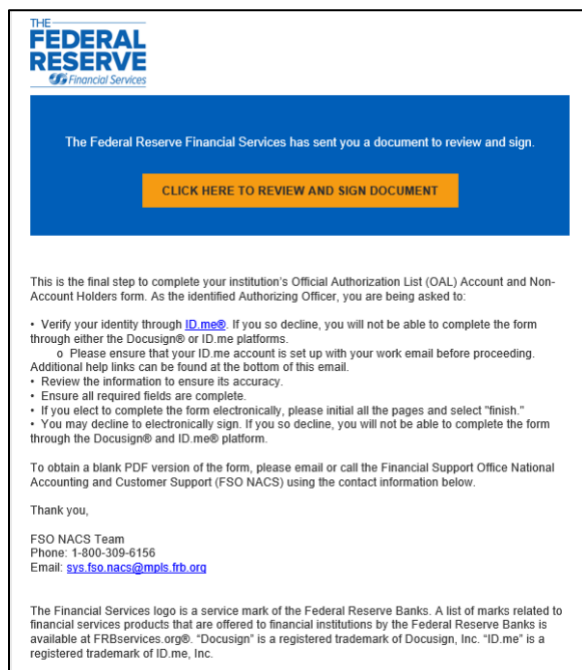


18. Congratulations, you are done signing! Click Continue to be taken back to the Accounting Services Forms page on FRBServices.org.

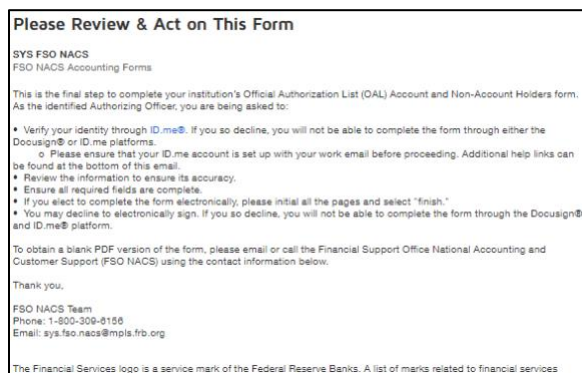
Authorizing Officer

The following section identifies the final steps to be taken by the individual listed as the Authorizing Officer.

1. You will receive an email stating next steps.



2. You will be directed to ID.me for identity verification.
3. See [Appendix B](#) for ID.me steps.
4. Once the ID.me steps have been completed, you will be routed back to DocuSign.
5. Review the information provided outlining the next steps as seen below.



6. Click on hyperlink for the Electronic Record and Signature Disclosure.
7. Click "Close" after reading as seen below.

Agreement to do business with FSO NACS Accounting Forms

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From time to time, Federal Reserve Bank of Boston (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), please confirm your agreement by selecting the check-box next to "I agree to use electronic records and signatures" before clicking "CONTINUE" within the DocuSign system.

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign account, you may access the documents for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you may request delivery of such paper copies from us by following the procedure described below.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. Now you must inform us of your decision to receive future notices and disclosures in paper format and withdraw your consent to receive notices and disclosures electronically as described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgments, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact FSO NACS:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically via email to: FSO.NACS@frb.org

To advise FSO NACS of your new email address

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at FSO.NACS@frb.org and in the body of such request you must state your previous email address, your new email address. We do not require any other information from you to change your email address. If you created a DocuSign or ID.me account, you may update it with your new email address through your account preferences directly with said applications.

To request paper copies from FSO NACS

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to FSO.NACS@frb.org and in the body of such request you must state your email address, full name, mailing address, and telephone number.

To withdraw your consent with FSO NACS

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

- decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- send us an email to FSO.NACS@frb.org and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent. The consequences of your withdrawing consent for online documents will be that the transactions may take a longer time to process and additional steps may be required to complete documents.

Required hardware and software

The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: <https://support.docusign.com/guides/signer-guide-signing-system-requirements>.

Acknowledging your access and consent to receive and sign documents electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access, or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to "I agree to use electronic records and signatures" before clicking "CONTINUE" within the DocuSign system.

By selecting the check-box next to "I agree to use electronic records and signatures", you confirm that:

- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify FSO NACS as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgments, and other documents that are required to be provided or made available to you by FSO NACS during the course of your relationship with FSO NACS.

CLOSE

8. Click "I agree to use electronic records and signatures" if choosing to submit the OAL form electronically.

Please read the [Electronic Record and Signature Disclosure](#).

☐ I agree to use electronic records and signatures.

9. See [Appendix A](#) to Decline to Sign if choosing not to submit the form electronically.

- Please note, by selecting "Continue" the current OAL form will be voided.
- Individually declining to sign voids the current OAL form at the institution level, as such your institution will not be able to continue with this specific submission, via the DocuSign platform.
- The OAL form can be resubmitted via the DocuSign platform, or the institution should contact FSO NACS to discuss alternative options.

10. Click Start, in the upper left corner of the form, to be directed to the Authorizing Officer's Section.

DocuSign Envelope ID: 18033A67-032D-4D61-8DE4-818D84429FA

START

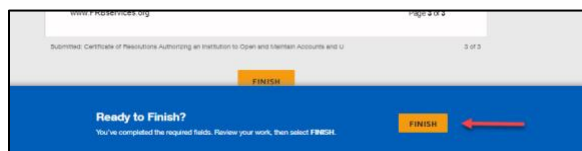
THE FEDERAL RESERVE
Financial Services

INTERNAL FR
(Upon receipt by the Federal Reserve Bank)

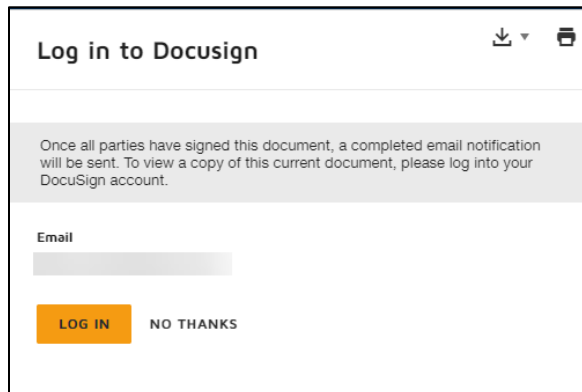
**Federal Reserve Bank Official Authorization
List Account and Non-Account Holders**

Required Fields

11. Provide the Authorizing Officer's initials at the bottom of each Authorized Signer page to confirm the individuals listed are authorized to take the actions specified in the Second Resolution of the Board Resolutions form.
- The submitter may have selected the Docusign 1-6 Signer OAL form or the Docusign 1-18 Signer OAL form on FRBServices.org, thus requiring the Authorizing Officer to initial either:
 - Two pages of Authorized Signers for the Docusign 1-6 Signer OAL form.
 - Six pages of Authorized Signers for the Docusign 1-18 Signer OAL form.
12. Click Finish at the bottom of screen once the form has been reviewed and additional information provided.



13. Individuals can view a copy of the Board Resolution form by logging into their Docusign account.



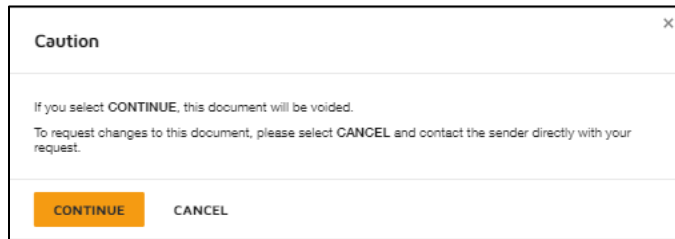
14. Congratulations, you are done signing! Click Continue to be taken back to the Accounting Services Forms page on FRBServices.org.
15. The OAL form has now been submitted to FSO NACS; a copy of the submitted OAL form will be emailed to the Authorizing Officer, Certifying Official (if applicable) and each Authorized Signer.

The Financial Services logo, "FedLine," "FRBservices.org," "Fedwire" and "FedACH" are service marks of the Federal Reserve Banks. A list of marks related to financial services products that are offered to financial institutions by the Federal Reserve Banks is available at FRBservices.org. "DocuSign" is a registered trademark of DocuSign, Inc. "ID.me" is a registered trademark of ID.me, Inc.

Appendix A

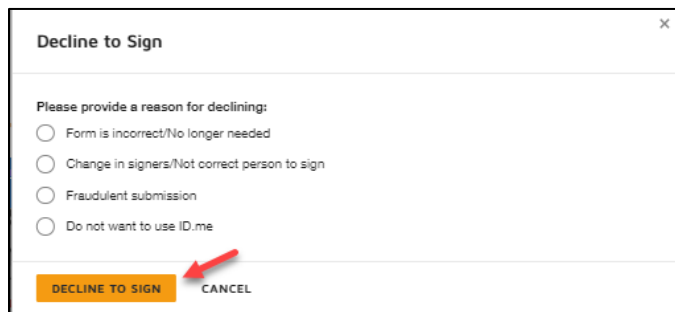
Decline to Sign

1. If the OAL form should not be submitted, click the down arrow next to “Other Actions” and click “Decline to Sign,” as seen in the below screen shot.
 - Please note, by selecting “Continue” the current OAL form will be voided.
 - Individually declining to sign voids the current OAL form at the institution level, as such your institution will not be able to continue with this specific submission, via the DocuSign platform.
 - The OAL form can be resubmitted via the DocuSign platform, or the institution should contact FSO NACS to discuss alternative options.
2. Click Continue to void the OAL form or click Cancel to proceed with submitting the OAL form.
 - Please note, by selecting “Continue” the OAL form will be voided.



A dialog box titled "Caution" with a close button (X) in the top right corner. The text inside reads: "If you select CONTINUE, this document will be voided. To request changes to this document, please select CANCEL and contact the sender directly with your request." At the bottom, there are two buttons: "CONTINUE" (highlighted in orange) and "CANCEL".

3. Select the reason for declining.
4. Click Decline to Sign.



A dialog box titled "Decline to Sign" with a close button (X) in the top right corner. The text inside reads: "Please provide a reason for declining:". Below this are four radio button options: "Form is incorrect/No longer needed", "Change in signers/Not correct person to sign", "Fraudulent submission", and "Do not want to use ID.me". At the bottom, there are two buttons: "DECLINE TO SIGN" (highlighted in orange) and "CANCEL". A red arrow points to the "DECLINE TO SIGN" button.

Appendix B

ID.me

An Authorized Signer and Certifying Official will have two options once they are directed to ID.me, they can either create a new account or sign into an existing account.

- The account must be registered with the email address they use for to conduct business with the Federal Reserve.

Create an ID.me account

1. [Visit the ID.me Help Center](#), select “Creating an ID.me account for the first time?” and follow the steps to create an account with your personal email address.
2. Add the email used to conduct business with the Federal Reserve as the primary email address.
3. After you create your account, return to this email and select **Sign in with ID.me to review document**.

Log into your ID.me account

1. Don’t create another account. Use your existing account and [follow these steps](#) to add email used to conduct business with the Federal Reserve as the primary email address.
2. After you set up your account, return to this email and select **Sign in with ID.me to review document**.

Troubleshooting

1. If you get an error message that says “The page you are attempting to reach has encountered an error. Please try again,” check that email used to conduct business with the Federal Reserve is the primary email address on your ID.me account
2. If you already created a duplicate ID.me account, follow these steps to remove your work email address from the duplicate account and add it to your original ID.me account.
 - [Setting up your ID.me account for work – ID.me Help Center](#)

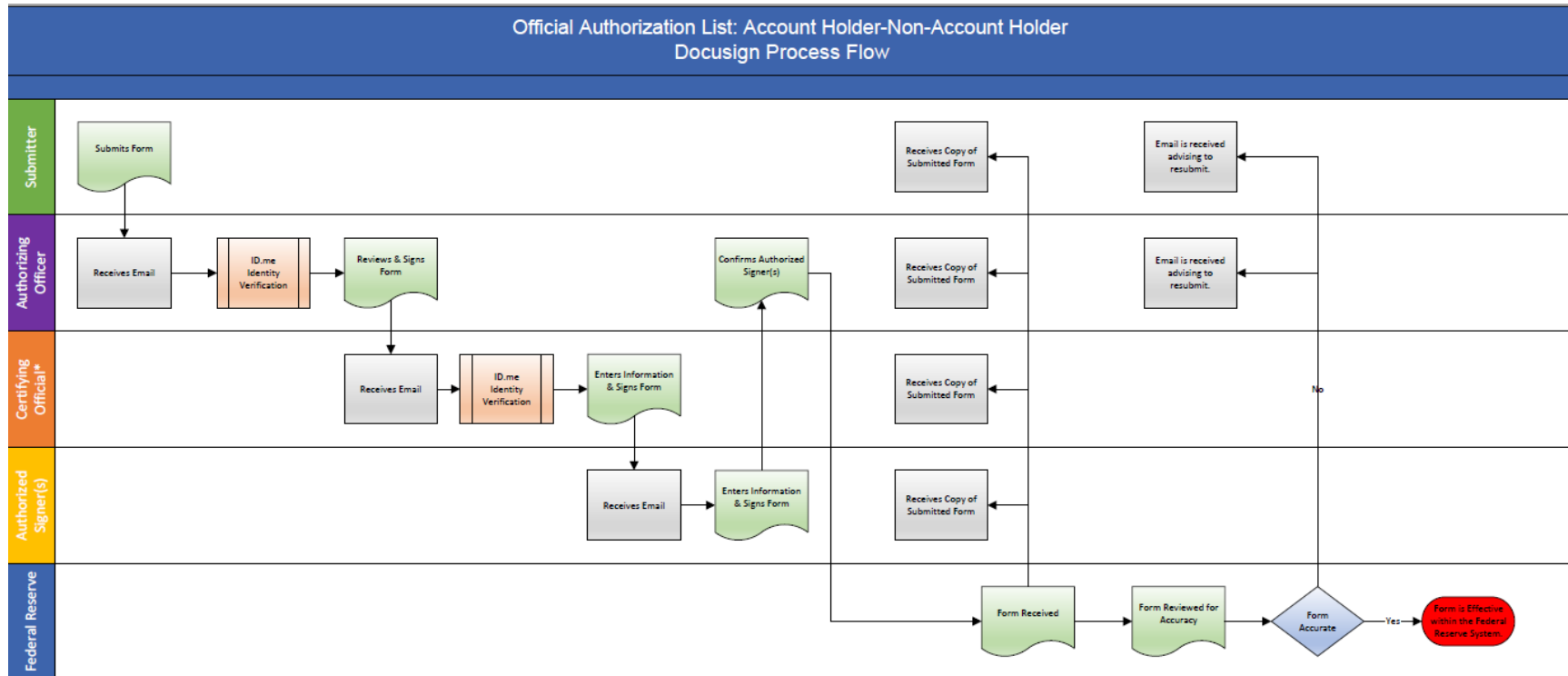
Appendix C

Glossary

Term	Definition
Authorized Individual	Individuals authorized to take actions specified in the Second Resolution of the institution's Board Resolutions form, issue instructions, and to further designate and sub-delegate authority to others.
Authorizing Officer	Designated officers that can take actions and bind your institution as they relate to your use of Federal Reserve Bank accounts or services.
Certificate of Resolutions Authorizing an Institution to Open and Maintain Accounts and Use Services (Board Resolutions)	Serves as the legal basis for establishing an institution's authority to engage in business with the Federal Reserve, as well as for identifying those who have the authority to designate individuals who can take actions and issue instructions for the use of Federal Reserve accounts or services.
Certifying Official	Individual who is authorized to certify an Authorized Officer.
Docusign	An electronic signature platform.
ID.me	Identity network company that allows people to provide proof of their legal identity online.
Official Authorization List (OAL form)	Serves as a legal basis for establishing the identity and the authority of the individuals who have the authority to take actions that bind your institution as they relate to your use of or access to Federal Reserve services.
Submitter	An individual filling out the Docusign form.

Appendix D

Process Flow



*Certifying Official is only required if the Second Resolution of the BR lists Titles only.