People's Securities, Inc.

A subsidiary of People's United Bank

Brokerage Account Number

Important Information About Procedures for Opening a New Account

To help the government fight the funding of terrorism and money-laundering activities, Federal law require that People's Securities, Inc. ("PSI") verify your identity by obtaining your name, date of birth, address, and a government-issued identification number before opening your account. In certain circumstances, PSI may obtain and verify this information with respect to any person(s) authorized to effect transactions in an account. For certain entities, such as trusts, estates, corporations, partnerships, or other organizations, identifying documentation is also required.

Your account may be restricted and/or closed if PSI cannot verify this information. PSI will not be responsible for any losses or damages (including but not limited to lost opportunities) resulting from any failure to provide this information, or from any restriction placed upon, or closing of, your account.

I hereby certify that at a meeting of the Board of Directors of: _____ , a corporation organized and existing under and by virtue of the laws of the State of _____ , held the _____ day of _____ , 20 _____ , at which said meeting a quorum was present and acting throughout, the following resolution was adopted and ever since has been and now is in full force and effect: "RESOLVED, any of the following:

1. Authorized Signer

First Name	M.I.	Last Name		
Title		Social Security/Tax ID No.	Date of Birth	
Home Address		City	State	Zip Code
Type of Identification	ID No.	Issued By	Issue Date	Expiration Date
Signature of Authorized Signer				

2. Authorized Signer

First Name	M.I.	Last Name		
Title		Social Security/Tax ID No.	Date of Birth	
Home Address		City	State	Zip Code
Type of Identification	ID No.	Issued By	Issue Date	Expiration Date
Signature of Authorized Signer				

3. Authorized Signer

First Name	M.I.	Last Name		
Title		Social Security/Tax ID No.	Date of Birth	
Home Address		City	State	Zip Code
Type of Identification	ID No.	Issued By	Issue Date	Expiration Date
Signature of Authorized Signer				

4. Authorized Signer

First Name	M.I.	Last Name		
Title		Social Security/Tax ID No.	Date of Birth	
Home Address		City	State	Zip Code
Type of Identification	ID No.	Issued By	Issue Date	Expiration Date
Signature of Authorized Signer				

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or any one of such officers, acting severally, be and they hereby are fully authorized and empowered to transfer, endorse, sell, assign, set over, and deliver any and all shares of stocks, bonds, debentures, options, notes, evidences of indebtedness, or other securities now or hereafter standing in the name of or owned by this Corporation, and to make execute, and deliver, under the corporate seal of this Corporation, any and all written instruments necessary or proper to effectuate the authority hereby conferred."

I further certify that the authority thereby conferred is not inconsistent with the Charter or By-laws of this Corporation.

5. Signature of Certifying Member

This certification must be signed by a Member other than those named in Section 1-4, unless you designate that you are the sole Member of the Company.

Signature of Member	Date

CERTIFIED COPY OF CERTAIN RESOLUTIONS ADOPTED BY THE BOARD OF DIRECTORS WHEREBY THE MAINTENANCE OF TRADING ACCOUNTS HAVE BEEN AUTHORIZED.

RESOLVED

FIRST: That the individuals listed in Parts 2 and 3c of this Corporate Resolution are, and each of them hereby is, authorized and empowered, for and on behalf of this Corporation (herein called the "Corporation"), to establish and maintain one or more accounts (which may be margin accounts) with PSI (collectively, "You") for the purpose of purchasing, investing in, or otherwise acquiring, selling (including short sales in margin accounts), possessing, transferring, exchanging, or otherwise disposing of, or turning to account of, or realizing upon, and generally dealing in and with any and all forms of securities including, but not by way of limitation, shares, stocks, bonds, debentures, notes, script, participation certificates, rights to subscribe, options, warrants, certificates of deposit, mortgages, evidences of indebtedness, commercial paper, certificates of indebtedness, and certificates of interest of any and every kind and nature whatsoever, secured or unsecured, whether represented by trust, participating and/or other certificates or otherwise.

The fullest authority at all times with respect to any such commitment or with respect to any transaction deemed by any of the said officers and/or agents to be proper in connection therewith is hereby conferred, including authority (without limiting the generality of the foregoing) to give written or oral instructions to You with respect to said transactions; to borrow money and securities and to borrow such money and securities from or through You, and to secure repayment thereof with the property of the Corporation; to bind and obligate the Corporation to and for the carrying out of any contract, arrangement, or transaction, which shall be entered into by any such officer and/or agent for and on behalf of the Corporation with or through You, to pay by check and/or drafts drawn upon the funds of the Corporation such sums as may be necessary in connection with any of the said accounts; (to deliver securities and contracts to You); to deliver securities to/and deposit funds with You; to order the transfer or delivery of securities to any other person whatsoever, and/or to order the transfer of record of any securities, to any name selected by any of the said officers or agents; or securities to any name selected by any of the said Members or agents; to affix the corporate seal to any documents or agreements, or otherwise to endorse any securities and/or contracts in order to pass title thereto; to direct the sale or exercise of any rights with respect to any securities; to sign for the Corporation all releases, power of attorney, trading authorizations, Margin Agreements, Option Contracts and/or other documents in connection with any such account, and to agree to any terms or conditions to control any such account; to direct You to surrender any securities to the proper agent or party for the purpose of effecting any exchange or conversion, or for the purpose of deposit with any protective or similar committee, or otherwise; to accept delivery of any securities; to appoint any other person or persons to do any and all things which any of the said officers and/or agents is hereby empowered to do, and generally to do and take all action necessary in connection with the account, or considered desirable by such officer and/or agent with respect thereto.

SECOND: That You may deal with any and all of the persons directly or indirectly by foregoing resolution empowered, as though they were dealing with the Corporation directly.

THIRD: That the Secretary of the Corporation is hereby authorized, empowered and directed to certify, under the seal of the Corporation, or otherwise, to You:

(a) a true copy of these resolutions;

(b) specimen signatures of each and every person by these resolutions empowered;

(c) a certificate (which, if required by You, shall be supported by an opinion of the general counsel of the Corporation, or other counsel satis factory to You) that the Corporation is duly organized and existing, that its charter empowers it to transact the business by these resolutions defined, and that no limitation has been imposed upon such powers by the by-laws or otherwise.

FOURTH: That You may rely upon any certification given in accordance with these resolutions, as continuing fully effective unless and until You shall receive due written notice of a change in or rescission of authority so evidenced and the dispatch or receipt of any other form of notice shall not constitute a waiver of this provision, nor shall the fact that any person hereby empowered ceases to be an officer of the Corporation or becomes an officer under some other title, in any way affect the powers hereby conferred. The failure to supply any specimen signature shall not invalidate any transaction if the transaction is in accordance with authority actually granted.

FIFTH: That in the event of any change in the office or powers of persons hereby empowered, the Secretary shall certify such changes to You in writing to the manner herein above provided, which notification, when received, shall be adequate both to terminate the powers of the persons theretofore authorized, and to empower the persons thereby substituted.

SIXTH: That the foregoing resolutions and the certificates actually furnished to You by the Secretary of the Corporation pursuant thereto, be and they hereby are made irrevocable until written notice of the revocation thereof shall have been received by You.

SEVENTH: That the Corporation shall indemnify and holds You harmless from any and all claim, expense or other liability for effecting any ransactions and acting upon any instructions given by the officers or Secretary of the Corporation.

Please complete this form and return it to People's Securities, Inc., P.O. Box 31, Bridgeport, Connecticut 06601-0031.