EXHIBIT Z

ESCROW AGREEMENT

Escrow Account No_____

Effective Date: October ___, 2010

Pursuant to this Escrow Agreement, **BNSF RAILWAY COMPANY**, a Delaware corporation, ("**BNSF**") and the **CITY OF LINCOLN, NEBRASKA**, a Nebraska municipal corporation, ("**City**") (City and BNSF shall be referred to collectively herein as the "**Depositors**") hereby establish an escrow account (the "**Escrow Account**") with **U.S. BANK NATIONAL ASSOCIATION**, a national banking association, ("**Escrow Agent**"), to be maintained and administered in accordance with the following terms and conditions:

1. **Escrow Account.** The BNSF Work Payment Amount (defined below) and all additional amounts deposited into the Escrow Account shall be referred to collectively herein as the "**Assets**". Escrow Agent is hereby authorized and directed by each of the Depositors, as their escrow agent, to hold and deal with Assets, and to disburse the Assets as provided in the instructions set forth herein.

1.1 Deposit Amounts and Timing.

1.1.1 Prior to the First Closing (as defined in that certain Exchange Agreement between BNSF and City of even date herewith [the "**Exchange Agreement**"]), City shall deposit the following amounts into the Escrow Account:

(i) $44,000,000.00 (the "**BNSF Work Payment Amount**"), and

(ii) that initial amount ($1,575,770) corresponding to the row labeled "4th Quarter 2010" and the column labeled "City Additional $" on the Draw Schedule - West Haymarket Track Relocation Project (the "**Construction Draw Schedule**") attached hereto as **Exhibit Z-1** and incorporated herein by reference.

1.1.2 In addition to those deposits described in **Section 1.1.1** above, City will beginning with the 1st Quarter 2011 and continuing through the 1st Quarter 2012 deposit into the Escrow Account the additional amounts corresponding to the calendar quarter described in the first column of the Construction Draw Schedule and the column labeled “City Additional $” as shown on the Construction Draw Schedule. All such deposits shall be made prior to the first day of the applicable calendar-year quarter.

1.1.3 In addition to those deposits described in **Section 1.1.1** and **Section 1.1.2** above, City may, from time to time, deposit additional amounts into the Escrow Account. In the event of any such additional deposit, the Depositors will amend this Escrow Agreement by substituting a revised Construction Draw Schedule that will (i) be promptly provided to Escrow Agent, (ii) reflect each such additional deposit, and (iii) provide disbursement instructions to Escrow Agent for each such additional deposit.

1.2. Disbursement Amounts and Timing. Escrow Agent will disburse the Assets to BNSF as follows:

1.2.1 On or before October 27, 2010, Escrow Agent shall disburse to BNSF the amounts corresponding to the "4th Quarter, 2010" calendar-year quarter described in the first column of the Construction Draw Schedule and the column labeled "Amount $ (Reflects $44M)" as shown on the Construction Draw Schedule. Thereafter, Escrow Agent shall disburse the amount, if any, corresponding to the calendar-year quarter described in the first column of the Construction Draw Schedule and the column labeled "Amount $ (Reflects $44M)" as shown on the Construction Draw Schedule. All such disbursements shall be made on the first business day of each corresponding calendar-year quarter.

1.2.2 Escrow Agent shall disburse the amount, if any, corresponding to the calendar-year quarter described in the first column of the Construction Draw Schedule and the column labeled "City Additional $" as shown on the Construction Draw Schedule All such disbursements shall be made on the first business day of each corresponding calendar-year quarter.

1.2.3 In the event City makes one or more deposits into the Escrow Account as described in **Section 1.1.3** above, Escrow Agent shall disburse such additional deposited amount or amounts pursuant to the instruction jointly provided by the Depositors. In the event that Escrow Agent does not receive disbursement instructions by 9:00 a.m. Central Time on the second business day after any such deposit into the Escrow Account (other than those deposits described in **Section 1.1.1** and **Section 1.1.2** above), Escrow Agent shall disburse such additional deposit to BNSF no later than 3:00 p.m. Central Time on such second business day after deposit.

2. **Escrow Agent's Duties.** Escrow Agent's duties and responsibilities shall be limited to those expressly set forth in this Escrow Agreement, and Escrow Agent shall not be subject to, or obliged to recognize, any other agreement between any or all of the Depositors or any other persons even though reference thereto may be made herein; provided, however, this Escrow Agreement may be amended at any time or times by an instrument in writing signed by all of the parties; provided, however, that any amendment substituting **Exhibit Z-1** need only be signed by the Depositors. Escrow Agent shall not be subject to or obligated to recognize any notice, direction or instruction of any or all of the parties hereto or of any other person, except as expressly provided for and authorized in the Construction Draw Schedule and/or any amendment to this Escrow Agreement signed by all of the parties. In performing any duties under the Escrow Agreement, Escrow Agent shall not be liable to any party hereto for consequential damages, (including, without limitation lost profits) losses, or expenses, except for negligence or willful misconduct on the part of Escrow Agent.

3. **Court Orders or Process.** If any controversy arises between the parties to this Escrow Agreement, or with any other party, concerning the subject matter of this Escrow Agreement, its terms or conditions, Escrow Agent will not be required to determine the controversy or to take any action regarding it. Escrow Agent may hold all documents and funds related to such controversy and may wait for settlement of any such controversy by appropriate legal proceedings or other means as, in Escrow Agent’s reasonable discretion, Escrow Agent may require, except as expressly set forth in **Section 16** hereof. In such event, Escrow Agent will not be liable for interest or damage, except to the extent caused by or arising from the negligence or intentional misconduct of Escrow Agent. Escrow Agent is authorized, in its sole discretion, to comply with orders issued or process entered by any court within the United States with respect to the Escrow Accounts, the Assets or this Escrow Agreement, without determination by Escrow Agent of such court's jurisdiction in the matter. If any Assets are at any time attached, garnished, or levied upon under any court order, or in case the payment, assignment, transfer, conveyance or delivery of any such property shall be stayed or enjoined by any court order, or in case any order, judgment or decree shall be made or entered by any court affecting such property or any

part thereof, then in any such events Escrow Agent is authorized, in its sole discretion, to rely upon and comply with any such order, writ, judgment or decree which it is advised by legal counsel of its own choosing is binding upon it; and if Escrow Agent complies with any such order writ, judgment or decree, it shall not be liable to any of the Depositors or to any other person, firm or corporation by reason of such compliance even though such order, writ, judgment or decree may be subsequently reversed, modified, annulled, set aside or vacated.

4. **Escrow Agent's Actions and Reliance.** Escrow Agent shall not be personally liable for any act taken or omitted by it hereunder if taken or omitted by it in good faith and in the exercise of its reasonable and own best judgment. Escrow Agent shall also be fully protected in relying upon any written notice, instruction, direction, certificate or document which in good faith it believes to be genuine and applicable to the Escrow Account.

5. **Collections.** Unless otherwise specifically indicated herein, in the Construction Draw Schedule and/or any amendment to this Escrow Agreement signed by all of the parties, Escrow Agent shall proceed as soon as practicable to collect any checks, interest due, matured principal or other collection items with respect to Assets at any time deposited in the Escrow Account. All such collections shall be subject to the usual collection procedures regarding items received by Escrow Agent for deposit or collection. Escrow Agent shall not be responsible for any collections with respect to the Assets if Escrow Agent is not registered as record owner thereof or otherwise is not entitled to request or receive payment thereof as a matter of legal or contractual right. All collection payments shall be deposited to the Escrow Account, except as otherwise provided herein, in the Construction Draw Schedule and/or any amendment to this Escrow Agreement signed by all of the parties. Escrow Agent shall not be required or have a duty to notify anyone of any payment or maturity under the terms of any instrument, security or obligation deposited in the Escrow Account, nor to take any legal action to enforce payment of any check, instrument or other security deposited in the Escrow Account. The Escrow Account is a safekeeping escrow account, and no interest shall be paid by Escrow Agent on any money deposited or held therein, except as provided in **Section 7** hereof.

6. **Escrow Agent Responsibility.** Escrow Agent shall not be responsible or liable for the sufficiency or accuracy of the form, execution, validity or genuineness of documents, instruments or securities now or hereafter deposited in the Escrow Account, or of any endorsement thereon, or for any lack of endorsement thereon, or for any description therein. Registered ownership of or other legal title to Assets deposited in the Escrow Account shall be maintained in the name of Escrow Agent, or its nominee, only if expressly provided herein, in the Construction Draw Schedule and/or in any amendment to this Escrow Agreement signed by all of the parties. Escrow Agent may maintain qualifying Assets in a Federal Reserve Bank or in any registered clearing agency (including, without limitation, the Depository Trust Company) as Escrow Agent may reasonably select, and may register such deposited Assets in the name of Escrow Agent or its agent or nominee on the records of such Federal Reserve Bank or such registered clearing agency or a nominee of either. Escrow Agent shall not be responsible or liable in any respect on account of the identity, authority or rights of the persons executing or delivering or purporting to execute or deliver any such document, security or endorsement or this Escrow Agreement.

7. **Investments**. Escrow Agent is hereby directed to deposit and invest funds in the "**U.S. Bank Money Market Savings Account**", an interest-bearing money market deposit account of U.S. Bank National Association (referred to hereinafter as "**U.S. Bank**") designed to meet the needs of U.S. Bank's Corporate Trust Services Escrow Group and other Corporate Trust customers of U.S. Bank. Selection of the U.S. Bank Money Market Savings Account includes authorization from the Depositors to place funds on deposit with U.S. Bank in the

Escrow Account. U.S. Bank uses the daily balance method to calculate interest on this account (actual/365 or 366). This method applies a daily periodic rate to the principal balance in the Escrow Account each day. Interest is accrued daily and credited monthly to the Escrow Account. Interest rates currently offered on the Escrow Account are determined at U.S. Bank's reasonable discretion and may be tiered by customer deposit amount. The owner of the Escrow Account is U.S. Bank as escrow agent for the Depositors. U.S. Bank's trust department performs all account deposits and withdrawals in the Escrow Account. The Escrow Account and the Assets are insured by the Federal Deposit Insurance Corporation as determined under FDIC Regulations, up to applicable FDIC limits. Any and all interest earned on the Assets after the initial deposits shall be added to the Assets, but shall be for City's benefit. Escrow Agent shall thereafter hold, maintain and utilize the Assets pursuant to the terms and conditions of this Escrow Agreement. Depositors shall provide Escrow Agent with a W-9 or original W-8 IRS tax form prior to the disbursement of interest and Escrow Agent will file the appropriate 1099 or other required forms pursuant to Federal and Nebraska laws. A statement of citizenship will be provided if requested by Escrow Agent. Escrow Agent shall not be responsible for maximizing the yield on the Assets. Escrow Agent shall not be liable for losses, penalties or charges incurred upon any sale or purchase of any such investment, except to the extent caused by or arising from the negligence or willful misconduct on the part of Escrow Agent.

8. **Notices/Directions to Escrow Agent.** Notices and directions to Escrow Agent from Depositors, or from other persons authorized to give such notices or directions as expressly set forth herein below and/or any amendment to this Escrow Agreement signed by all of the parties, shall be in writing and signed by an authorized representative as identified herein and/or in any amendment to this Escrow Agreement signed by all of the parties, and shall not be deemed to be given until actually received by Escrow Agent's employee or officer who administers the Escrow Accounts. Escrow Agent shall not be responsible or liable for the authenticity or accuracy of notices or directions properly given hereunder if the written form and execution thereof on its face purports to satisfy the requirements applicable thereto as set forth herein and/or in any amendment to this Escrow Agreement signed by all of the parties, as determined by Escrow Agent in good faith without additional confirmation or investigation.

9. **Books and Records.** Escrow Agent shall maintain books and records regarding its administration of the Escrow Account, and the deposit, investment, collections and disbursement or transfer of Assets, shall retain copies of all written notices and directions sent or received by it in the performance of its duties hereunder, and shall afford each Depositor reasonable access, during regular business hours, to review and make photocopies (at Depositor's cost) of the same.

10. **Disputes Among Depositors and/or Third Parties.** In the event Escrow Agent is notified of any dispute, disagreement or legal action between the Depositors, and/or between or among any of the Depositors and any third parties, relating to or arising in connection with the Escrow Account, the Assets or the performance of Escrow Agent's duties under this Escrow Agreement, Escrow Agent shall be authorized and entitled, subject to **Section 3** hereof, to suspend further performance hereunder, to retain and hold the Assets then in the Escrow Account and take no further action with respect thereto until the matter has been fully resolved, as evidenced by written notification signed by all Depositors and, if applicable, any other parties to such dispute, disagreement or legal action

11. **Notice.** Any notices required or desired to be given hereunder shall be in writing and may be given by mailing the same to the address indicated herein below (or to such other address as may have theretofore substituted therefor by written notification to the Depositors and Escrow Agent), by United States certified or registered mail, postage prepaid or by reputable

overnight delivery service. For all purposes hereof any notice so mailed shall be as effectual as though served upon the person to whom it was mailed at the time it is deposited in the United States mail or overnight delivery service whether or not such undersigned thereafter actually receives such notice. Whenever under the terms hereof the time for giving a notice or performing an act falls upon a Saturday, Sunday, or holiday, such time shall be extended to the next business day.

12. **Legal Counsel.** If Escrow Agent reasonably believes it to be reasonably necessary to consult with counsel concerning any of its duties in connection with the Escrow Account or this Escrow Agreement, or in case Escrow Agent becomes involved in litigation on account of being escrow agent hereunder or on account of having received property subject hereto, then in either case, its costs, expenses, and reasonable attorneys' fees shall be paid by City.

13. **Escrow Agent Compensation.** Escrow Agent shall be paid a fee for its services as set forth on **Schedule I** attached hereto and incorporated herein by reference, and reimbursed for its actual, reasonable costs and expenses incurred. If Escrow Agent's fees, or actual, reasonable costs or expenses, provided for herein, are not promptly paid, Escrow Agent shall have the right to sell such portion of the Assets held in the Escrow Account as necessary and reimburse itself therefor from the proceeds of such sale or from the cash held in the Escrow Account. In the event that the conditions of this Escrow Agreement are not promptly fulfilled, or if Escrow Agent renders any service requested by the Depositors not provided for in this Escrow Agreement, or if the Depositors request a substantial modification of the terms of this Escrow Agreement that results in additional costs to Escrow Agent, or if any controversy arises directly involving Escrow Agent (other than a claim involving the negligence or intentional misconduct of Escrow Agent), or if Escrow Agent is made a party to, or reasonably intervenes in, any litigation pertaining to this Escrow Agreement or its subject matter (other than a claim involving the negligence or intentional misconduct of Escrow Agent), Escrow Agent shall be reasonably compensated for such extraordinary services and reimbursed for all actual, reasonable costs, attorneys' fees and expenses to the extent directly caused by such default, delay, controversy or litigation, and Escrow Agent shall have the right to retain all documents and/or other things of value at any time held by Escrow Agent in this escrow until such compensation, fees, costs, and expenses are paid. The Depositors jointly and severally promise to pay these sums upon demand. City shall pay all of Escrow Agent’s usual charges independent of the Assets. Depositors and their respective successors and assigns agree jointly and severally to indemnify and hold Escrow Agent harmless against any and all losses, claims, damages, liabilities, and expenses, including actual, reasonable costs of investigation, counsel fees, and disbursements that may be imposed on Escrow Agent or reasonably incurred by Escrow Agent directly resulting from the performance of his/her duties under this Escrow Agreement, including but not limited to any litigation arising from this Escrow Agreement or involving its subject matter (other than a claim involving the negligence or intentional misconduct of Escrow Agent).

14. **Escrow Agent Resignation.** It is understood that Escrow Agent reserves the right to resign at any time by giving written notice of its resignation, specifying the effective date thereof, to the Depositors. Within 30 days after receiving the aforesaid notice, the Depositors agree to appoint a successor escrow agent to which Escrow Agent may transfer the Assets then held in the Escrow Account, less its actual unpaid fees, costs and expenses. If a successor escrow agent has not been appointed and has not accepted such appointment by the end of the 30-day period, Escrow Agent may apply to a court of competent jurisdiction for the appointment of a successor escrow agent, and the actual, reasonable costs, expenses and attorneys' fees which Escrow Agent incurs in connection with such a proceeding shall be paid by the Depositors.

15. **Assignment of Collateral Documents.** The Depositors anticipate that City will assign the agreements between BNSF and City related to the Escrow Account (including without limitation the Exchange Agreement, this Escrow Agreement, and that certain Master Development Agreement of even date herewith [collectively, the "**West Haymarket Agreements**"]), to the West Haymarket Joint Public Agency, a Nebraska joint public agency ("**JPA**"). Escrow Agent hereby consents to such assignment. Pursuant to the provisions of the West Haymarket Agreements, City and JPA will be jointly and severally liable for all obligations of City under the West Haymarket Agreements, including the obligations under this Escrow Agreement. City hereby agrees to promptly notify Escrow Agent of the assignment of the West Haymarket Agreements to JPA. Upon such assignment, Escrow Agent agrees to accept deposits into the Escrow Account from JPA, and to treat such deposits as if made by City hereunder.

16. **Escrow Termination.** If, as provided herein, in the Construction Draw Schedule and/or in any amendment to this Escrow Agreement signed by all of the parties, this Escrow Agreement shall not have previously terminated, then it shall terminate on December 31, 2013, at which time the Assets then held in the Escrow Account, less Escrow Agent's unpaid fees, costs and expenses shall be distributed in accordance with joint written and signed instructions of the Depositors; provided, however, that if Escrow Agent does not receive such joint written and signed instructions within 30 days of termination of this Escrow Agreement, Escrow Agent will promptly commence an interpleader or similar action and deposit the remaining Assets with the clerk of the United States District Court for the District of Nebraska. Anything to the contrary herein notwithstanding, any and all reasonable expenses and fees incurred by the Escrow Agent in performing any duties set forth in this **Section 16** shall be paid, on a joint and several basis, by the Depositors.

17. **Governing Law.** This Escrow Agreement shall be construed, enforced, and administered in accordance with the laws of the State of Nebraska.

18. **Automatic Succession.** Any company into which the Escrow Agent may be merged or with which it may be consolidated, or any company to whom Escrow Agent may transfer a substantial amount of its escrow business, shall be the successor to the Escrow Agent without the execution or filing of any paper or any further act on the part of any of the parties, anything herein to the contrary notwithstanding. Escrow Agent shall promptly notify the Depositors in writing of any such merger or consolidation.

19. **Disclosure.** The Depositors hereby agree not to use the name of U.S. BANK NATIONAL ASSOCIATION to imply an association with the transaction other than that of a legal escrow agent.

20. **Brokerage Confirmations.** The Depositors acknowledge that to the extent regulations of the Comptroller of Currency or other applicable regulatory entity grant a right to receive brokerage confirmations of security transactions of the escrow, the Depositors waive receipt of such confirmations, to the extent permitted by law. Escrow Agent shall furnish a statement of security transactions on its regular monthly reports.

21. **Counterparts.** This Escrow Agreement may be executed in any number of counterparts, each of which shall be deemed to be one and the same instrument. The exchange of copies of this Escrow Agreement and of signature pages by facsimile transmission shall constitute effective execution and delivery of this Escrow Agreement as to the parties and may be used in lieu of the original of this Escrow Agreement for all purposes. Signatures of the parties transmitted by facsimile shall be deemed to be their original signatures for all purposes.

[*Signature Page Follows*]

Signature Page for Escrow Agreement

IN WITNESS WHEREOF, the undersigned have affixed their signatures and hereby adopt as part of this instrument Exhibit Z-1 and Schedule I, which are incorporated by reference.

BNSF RAILWAY COMPANY
a Delaware corporation

By: _____
Dave Freeman

Its: VP Engineering

BNSF Railway Company
2600 Lou Menk Drive
Fort Worth, TX 76131
Phone: (817) 352-1933
Fax: (817) 352-7436

Tax I.D. _____

CITY OF LINCOLN, NEBRASKA,
a Nebraska municipal corporation

By: _____
Chris Beutle

Its: Mayor

Notices to City of Lincoln shall be sent to:

Don Herz
Finance Director
555 South 10th Street, Suite 103
Lincoln, NE 68508
Phone: (402) 441-7411
Fax: (402) 441-8325

Tax I.D. _____

U.S. BANK NATIONAL ASSOCIATION,
as Escrow Agent

By:_____
Its:_____

Notices to Escrow Agent shall be sent to:

U.S. Bank Corporate Trust Services
60 Livingston Avenue
EP-MN-WS3T
St. Paul, MN 55107-2292
Attn: Bridget Greiber
(651) 495-3725
(651) 495-8087 (fax)

With Fax Copy to:
Kyle J. Lunde
(206) 344-4677
fax: (206) 344-4630

Exhibit Z-1 Draw Schedule - West Haymarket Track Relocation Project				
	Month	**Amount $ (Relects $44M)**	**City Additional $**	**City Additional $ Comments**
4th Quarter, 2010	October	$5,000,000	$1,575,770	2010 BNSF Grading work (engineer's estimate $1,565,770); Fiber Amtrak connection placeholder ($10K)
	November	$0	$0	
	December	$8,000,000	$730,000	Flagging for 2011 arena work ($500K placeholder); Temporary crossings ($130K); Upgrades to 2nd/3rd & J Street placeholder ($100K)
1st Quarter, 2011	January	$0	$0	
	February	$0	$0	
	March	$13,000,000	$0	
2nd Quarter, 2011	April	$0	$0	
	May	$0	$0	
	June	$7,000,000	$0	
3rd Quarter, 2011	July	$0	$0	
	August	$0	$0	
	September	$4,000,000	$0	
4th Quarter, 2011	October	$0	$0	
	November	$0	$0	
	December	$3,000,000	$500,000	Flagging for 2012 arena work ($500K placeholder)
1st Quarter, 2012	January	$0	$0	
	February	$0	$0	
	March	$3,000,000	$0	
2nd Quarter, 2012	April	$0	$0	
	May	$0	$0	
	June	$1,000,000	$0	
3rd Quarter, 2012	July	$0	$0	
	August	$0	$0	
	September	$0	$0	
4th Quarter, 2012	October	$0	$0	
	November	$0	$0	
	December	$0	$0	
	Total ($)	**$44,000,000**	**$2,805,770**	

***Note 1**: the Amount ($) shown for each quarter is the amount that BNSF will be drawing in-advance of the following quarter. Example: 4th quarter 2010 December shows $8,730,000, this is the amount BNSF requires for work, materials, etc. for
****Note 2**: $1,000,000 property donation not included in above schedule since it will be paid directly to BNSF at first BNSF clos

SCHEDULE I

Schedule of Fees for Services as
Escrow Agent

for

CITY OF LINCOLN, NEBRASKA and BNSF RAILWAY COMPANY

01010	**Acceptance Fee** The acceptance fee includes the administrative review of documents, initial set-up of the Escrow Account, and other reasonably required services, including the Closings described in the Exchange Agreement. This is a one-time fee. U.S. Bank Corporate Trust Services reserves the right to refer any or all escrow documents for legal review before execution. Reasonable legal fees (billed on an hourly basis) and expenses for this service will be billed to, and paid by, the Depositors. If appropriate and upon request by the Depositors, U.S. Bank Corporate Trust Services will provide advance estimates of these legal fees.	WAIVED
04460	**Escrow Agent** Annual administration fee for performance of the routine duties of the Escrow Agent associated with the management of the Escrow Accounts. Administration fees are payable in advance.	$1,500
	Direct Out of Pocket Expenses Reimbursement of actual, reasonable expenses associated with the performance of our duties, including but not limited to publications, legal counsel after the initial close, travel expenses and filing fees.	At Cost
	Extraordinary Services Extraordinary services are duties or responsibilities of an unusual nature, including termination, that are not otherwise set forth in this Escrow Agreement. A reasonable charge will be assessed based on the nature of the service and the responsibility involved. At our reasonable discretion, these charges will be billed at a flat fee or at our hourly rate then in effect.	

The above fees are subject to change at our discretion and upon prior written notice to Depositors. Fees paid in advance will not be prorated. The fees set forth above and any subsequent modifications thereof are part of the Escrow Agreement. Finalization of the transactions contemplated in the Master Agreement and the Exchange Agreement constitutes agreement to the above fee schedule, including agreement to any subsequent changes upon proper advance written notice. In the event the transactions contemplated in the Master Agreement and the Exchange Agreement are not finalized to any material degree, any actual, reasonable out-of-pocket expenses of Escrow Agent will be billed to the Depositors directly. Absent written instructions from the Depositors to sweep or otherwise invest, all sums in your Escrow Accounts will remain uninvested and no accrued interest or other compensation will be credited to the Escrow Accounts, except as provided for in Section 7 of the Escrow Agreement. Payment of fees constitutes acceptance of the terms and conditions set forth in this Escrow Agreement.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

For a non-individual person such as a business entity, a charity, a Trust or other legal entity we will ask for documentation to verify its formation and existence as a legal entity. We may also ask to see financial statements, licenses, identification and authorization documents from individuals claiming authority to represent the entity or other relevant documentation.