

**UNAUTHORIZED SIGNATURE RIDER**

To be attached to and form part of Financial Institution Bond, Standard Form No. 24, No.[policynbr].

It is agreed that:

1. The attached bond is amended by adding an additional paragraph to Insuring Agreement (D) - FORGERY OR ALTERATION, as follows:

Accepting, paying or cashing any Written, Original (i) Negotiable Instruments, or (ii) Withdrawal Orders that bear Unauthorized Signatures or Endorsements shall be deemed to be a Forgery under this Insuring Agreement. It shall be a condition precedent to the Insured's right of recovery for loss under this paragraph, that the Insured shall have on file the signatures of all persons authorized to sign such Negotiable Instruments or Withdrawal Orders.

2. For the purpose of this rider only, definition (j) Forgery contained in **CONDITIONS AND LIMITATIONS, Section 1 – DEFINITIONS**, (j) of the bond shall not apply.
3. For the purpose of this rider only, **CONDITIONS AND LIMITATIONS, Section 1 – DEFINITIONS** is amended to add the following:

**DEFINITIONS**

Unauthorized Signature or Endorsement shall mean a signature or endorsement, other than an electronic or digital signature, made by a person whose name is not reflected on a signature card(s) or otherwise shown in the Insured's records for the account or accounts in question.

4. The Single Loss Limit of Liability and the Single Loss Deductible for the **UNAUTHORIZED SIGNATURE RIDER** are the amounts shown on the Declarations Page or amendment thereto. The Single Loss Limit of Liability under this Insuring Agreement shall be a part of, and not in addition to, the amount stated in Item 4 of the Declarations.
5. This rider shall become effective as of 12:01 a.m. on [endorsementeffdt].

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the bond, other than as above stated.