

FINANCIAL TRAINING WAIVER & CERTIFICATION

The undersigned, an employee of _____ (name of employer),

_____ (physical address of employer),

_____ (city, state of employer, zip code),

hereby certifies and represents that the undersigned is currently capable of satisfactorily managing his/her financial affairs. This certification and representation are based upon two (2) or more of the following factors (check applicable space):

_____ I currently maintain a checking account and/or debit card in good standing with a financial institution.

_____ I currently have a major credit card and my obligations under the credit card are current.

_____ Within the past twelve (12) months, I have paid in full a loan to a financial institution.

_____ I currently have a loan with a financial institution and am current on my payment obligations under this loan.

_____ I currently use a stockbroker/brokerage house to make equity investments at least once every quarter.

_____ My current net worth is in excess of \$100,000.

_____ I currently have a Certificate of Deposit of \$5,000 or more with a financial institution.

_____ I have never been sued for delinquent payment obligations.

Name of Employee (Please Print) _____

Signature of Employee

Date

PEOPLES BANK Eff. 12/04