

Columbia Regional Credit Union

1623 Hatcher Lane • Columbia, TN 38401 • 931-388-6914 • Fax: 931-388-6697

www.crcu.virtualcu.net

Dear Coverdell ESA Responsible Individual:

In order to provide you with better service and a simpler agreement for the Coverdell Education Savings Account (ESA) for which you serve as Responsible Individual, we are switching to new Coverdell ESA program documents. Enclosed is a copy of the new Credit Union Coverdell ESA Custodial Agreement and the new disclosure statement, which describe in detail the administration of this Coverdell ESA.

Please provide the requested information at the bottom of this letter, then sign and return it to us in the enclosed envelope. We recommend that you keep the new agreement and disclosure statement with the other documents for this Coverdell ESA.

Administration of the Designated Beneficiary's Coverdell ESA under this new agreement will be effective upon your return of this signed acknowledgement. Please feel free to contact us if you have further questions regarding this Coverdell ESA.

Sincerely,

Phyllis Gilbert
Manager

I acknowledge receipt of the new agreement and disclosure statement. I consent to having the Designated Beneficiary's Coverdell ESA administered under the terms of this agreement.

Responsible Individual's Signature

Date [MM/DD/YYYY]

Designated Beneficiary's Name [PLEASE PRINT]

Designated Beneficiary's Social Security Number