



POWER OF ATTORNEY — PLENARY

I, Grace Josephine Reed, residing at Monticello Senior Home, Monticello, Iowa; do hereby appoint James K. Burdick, residing at P.O. Box 227, Hopkinton, Iowa, my Attorney-in-Fact:

1. To open, maintain or close bank accounts, brokerage accounts, savings and checking accounts or certificates of deposit, or to do any business with any banking or lending institution, in regard to any of my accounts, to make deposits and withdrawals, obtain bank statements, passbooks, drafts, money orders, warrants, certificates or vouchers payable to me by any person, firm, corporation or political entity including the United States of America, and expressly including U.S. Treasury Securities;
2. To have full access to any of my safety deposit boxes and their contents wherever located;
3. To prepare, execute and file income and other tax returns, state and federal, and all other governmental reports, applications, requests and documents, and to obtain from the governmental or other entity having custody of them, copies of all such returns or other documents or instruments;
4. To invest, reinvest, exchange or sell any assets or property owned by me;
5. To receive and give acquittance for all sums of money, debts or accounts of any kind which are or shall become due, owing and payable to me;
6. To sell, convey (either with or without covenants of warranty), lease, manage, care for, preserve, protect, insure, improve, control, store, transport, maintain, repair, remodel, rebuild and in every way deal in and with any property or property rights; to set up any reserves for repairs, improvements, upkeep and obsolescence of such property; and to eject or remove tenants or other persons from, and to recover possession of, such property.

This includes the right to sell or encumber my homestead legally described as follows:

N/A/

~~If the Attorney-in-Fact to which this Power of Attorney generally relates is my spouse, then I also hereby appoint _____ as my Attorney-in-Fact solely for the purpose of releasing any power or other interest which I may have in any property including my homestead specifically described above.~~

7. To transfer to the Trustee of any revocable trust created by me, if such trust is in existence at the time, any and all property of mine (excepting property held by me and any other person as joint tenants with right of survivorship), and transferred property to be held in accordance with the terms and provisions of the agreement creating such trust.

I hereby give to each Attorney-in-Fact appointed hereunder full right, power and authority to do and perform each and every act, deed and thing necessary or advisable to be done in and about the powers granted to such Attorney-in-Fact, as fully as I could do if personally present and acting.

All reference to property or property rights herein shall include all real, personal or mixed property now or hereafter owned by me.

N.B. cross out inappropriate portions of following paragraph

[This Power of Attorney shall be effective immediately, shall not be affected by my disability] ~~[This Power of Attorney shall become effective upon my disability]~~ ~~[This Power of Attorney shall become effective _____]~~ and shall continue effective until my death; provided, however, that this Power may be revoked by me as to any Attorney-in-Fact at any time by written notice to such Attorney-in-Fact.

Dated 1-21, 19 89, at Monticello, Iowa.

Grace Josephine Reed

Grace Josephine Reed

CITIZENS STATE BANK
P.O. Box 10
Hopkinton, IA 52237