

Recorded: 6/23/2025 at 8:10:24.0 AM  
County Recording Fee: \$22.00  
Iowa E-Filing Fee: \$3.00  
Combined Fee: \$25.00  
Revenue Tax: \$0.00  
Delaware County, Iowa  
Daneen Schindler RECORDER  
BK: 2025 PG: 1611

**Prepared by/Return to:** Steven J. Kahler, 123 N. Main St., Maquoketa, IA 52060 (563) 652-4963  
**Space Above This Line For Recorder**

## **I. POWER OF ATTORNEY**

### **IMPORTANT INFORMATION FOR PRINCIPAL**

This power of attorney authorizes another person (your Agent) to make decisions concerning your property for you (the Principal). When this power of attorney takes effect, your Agent will be able to make decisions and act with respect to your property, including but not limited to your money. The meaning of "general authority to act for me" over the subjects listed on this form is explained in the Iowa Uniform Power of Attorney Act, Iowa Code chapter 633B.

This power of attorney does not authorize the Agent to make health care decisions for you.

You should select someone you trust to serve as your Agent. Unless you specify otherwise, generally the Agent's authority will continue until you die or revoke the power of attorney or the Agent resigns or is unable to act for you.

Your Agent is not entitled to compensation unless you state otherwise in this form, or unless the Agent you have named is a bank or trust company.

If your Agent is unable or unwilling to act for you, your power of attorney will end unless you have named a successor Agent. You may also name a second successor Agent.

This power of attorney becomes effective immediately upon signature and acknowledgment unless you state otherwise in this form.

### **DESIGNATION OF AGENT**

I, JERRY A. DALZIEL, being of legal age, name the following persons as my Agents:

JULIE NOVAK and/or LAURIE BOIES

If more than one person is named above as Agent, all persons so named shall be Co-Agents, authorized to act either jointly or severally.

### **GRANT OF GENERAL AUTHORITY**

I grant my Agent and any successor Agent general authority to act for me with respect to the following subjects as defined in the Iowa Uniform Power of Attorney Act, Iowa Code chapter 633B:

- Real Property

- Tangible Personal Property
- Stocks and Bonds
- Commodities and Options
- Banks and Other Financial Institutions
- Operation of Entity or Business
- Insurance and Annuities
- Estates, Trusts, and Other Beneficial Interests
- Claims and Litigation
- Personal and Family Maintenance
- Benefits from Governmental Programs or Civil or Military Service
- Retirement Plans
- Taxes

#### **GRANT OF SPECIFIC AUTHORITY**

I grant my Agent and any successor Agent authority to do any of the following specific acts for me:

- Make gifts of my property to: a) members of my family, and/or b) to such other persons or religious, charitable or other nonprofit organizations to whom or to which I have an established pattern of giving; provided however, such Agent shall not make gifts of my property to himself or herself or his or her spouse or children, except estate planning gifts consistent with my then existing Last Will and Testament or Revocable Living Trust, whichever is applicable;
- Authorize another person to exercise the authority granted under this power of attorney;
- Waive the Principal's right to be a beneficiary of a joint and survivor annuity, including a survivor benefit under a retirement plan;
- Exercise fiduciary powers that the Principal has authority to delegate; and
- Disclaim or refuse an interest in property, including a power of appointment.
- Authority to access, handle, distribute and dispose of my digital assets which includes, but is not limited to, the power to obtain, access, modify, delete, and control my usernames, passwords, and any other electronic credentials related to my digital assets or digital devices. For purposes of this General Power of Attorney the term "digital assets" includes, but is not limited to, information created, generated, sent, communicated, received, or stored by electronic means on my digital devices. For purposes of this General Power of Attorney the term "digital devices" shall mean any electronic device that can receive, store, process, or send digital information including, but not limited to, personal computers, tablets, peripherals, storage devices, cellular telephones, and any other similar device that currently exists, or may exist as technology develops, in addition to e-mail accounts, digital music files, digital photographs, digital videos, blogs, vlogs, written documents, software licenses, social media accounts, file sharing account, financial accounts, bank accounts, domain registrations, web hosting accounts, tax preparation and service accounts, online stores, affiliate programs, stored on any media in any mode locally or remotely, and any other digital media currently in existence or that may exist as technology develops, regardless of the ownership of the physical device upon which the media is stored. To the extent permitted by law, the powers granted herein shall be considered or deemed to be my consent for all purposes of the Electronic Communications Privacy Act: Store Communications Act, 18 U.S.C, §2701 et seq. and the Computer Fraud and Abuse Act, 18 U.S.C §1030 et seq., as they may be amended or substituted from time to time.

### LIMITATION ON AGENT'S AUTHORITY

An Agent shall not use my property to benefit the Agent or the Agent's spouse or children, unless such action is authorized under the gifting provision above.

### ACCOUNTING

My spouse and any adult child of mine shall have the authority to request an accounting of any Agent. Such accounting need not be formal, and may consist of copies of the check register, bank statements and records of any changes in investments.

### EFFECTIVE DATE

This power of attorney is effective immediately upon signature and acknowledgment.

### RELIANCE ON THIS POWER OF ATTORNEY

Any person, including my Agent, may rely upon the validity of this power of attorney or a copy of it unless that person knows it has terminated or is invalid.

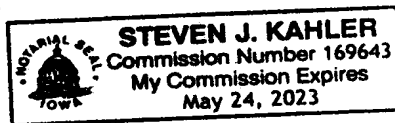
### SIGNATURE AND ACKNOWLEDGMENT

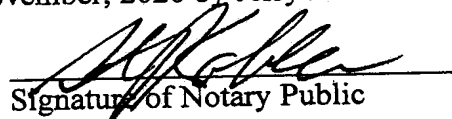
This power of attorney is signed on this 13 day of November, 2020.

  
Jerry A. Dalziel, Principal

STATE OF IOWA COUNTY OF JACKSON

This record was acknowledged before me this 13 day of November, 2020 by Jerry A. Dalziel.



  
Signature of Notary Public

## **II. IMPORTANT INFORMATION FOR AGENT**

### **AGENT'S DUTIES**

When you accept the authority granted under this power of attorney, a special legal relationship is created between the Principal and you. This relationship imposes upon you legal duties that continue until you resign or the power of attorney is terminated or revoked. You must do all of the following:

- Do what you know the Principal reasonably expects you to do with the Principal's property or, if you do not know the Principal's expectations, act in the Principal's best interest.
- Act in good faith.
- Do nothing beyond the authority granted in this power of attorney.
- Disclose your identity as an Agent whenever you act for the Principal by writing or printing the name of the Principal and signing your own name as Agent in the following manner:

"Jerry A. Dalziel by \_\_\_\_\_ as Agent."

- Act loyally for the Principal's benefit.
- Avoid conflicts that would impair your ability to act in the Principal's best interest. Act with care, competence and diligence.
- Keep a record of all receipts, disbursements and transactions made on behalf of the Principal.
- Cooperate with any person that has authority to make health care decisions for the Principal to do what you know the Principal reasonably expects or, if you do not know the Principal's expectations, to act in the Principal's best interest.
- Attempt to preserve the Principal's estate plan if you know the plan and preserving the plan is consistent with the Principal's best interest.

### **TERMINATION OF AGENT'S AUTHORITY**

You must stop acting on behalf of the Principal if you learn of any event that terminates this power of attorney or your authority under this power of attorney. Events that terminate a power of attorney or your authority to act under a power of attorney include any of the following:

- Death of the Principal.
- The Principal's revocation of the power of attorney or your authority.
- The occurrence of a termination event stated in the power of attorney.
- The purpose of the power of attorney is fully accomplished.
- If you are married to the Principal, a legal action is filed with a court to end your marriage, or for your legal separation.

### **LIABILITY OF AGENT**

The meaning of the authority granted to you is defined in the Iowa Uniform Power of Attorney Act, Iowa Code chapter 633B. If you violate the Iowa Uniform Power of Attorney Act, Iowa Code chapter 633B, or act outside the authority granted, you may be liable for any damages caused by your violation.

If there is anything about this document or your duties that you do not understand, you should seek legal advice.

### **END OF DOCUMENT**