

**GENERAL POWER OF ATTORNEY
FOR FINANCIAL AFFAIRS**

1. Designation of Attorney.

I, **Donna M. Hankins**, residing at Delhi, Iowa appoint **Verle D. Hankins** residing at Delhi, Iowa my Attorney-in-Fact. In the event **Verle D. Hankins** (or any successor Attorney-in-Fact named by me) shall die, become legally disabled, resign, refuse to act, be unavailable or (if my Attorney-in-Fact is my spouse) be legally separated or divorced from me, I name the following (each to act alone and successively in the order named) as successors to my Attorney-in-Fact:

1. First Successor Attorney-in-Fact: **Sherry Hankins Cooper**
Address: Richland Center, Wisconsin

I revoke any and all powers of attorney that may have been previously executed by me, but specifically excepting any powers of attorney for health care decisions which I may have previously executed.

2. Powers of Attorney-in-Fact.

My Attorney-in-Fact shall have full power and authority to manage and conduct all of my affairs, with full power and authority to exercise or perform any act, power, duty, right or obligation I now have or may hereafter acquire the legal right, power or capacity to exercise or perform. The power and authority of my Attorney-in-Fact shall include, but not be limited to, the power and authority:

- a. To buy, acquire, obtain, take or hold possession of any property rights and to retain such property, whether income producing or non-income producing;

- b. To sell, convey, lease, manage, care for, preserve, protect, insure, improve, control, store, transport, maintain, repair, remodel, rebuild and in every way deal in and with any of my property or property rights, now or hereafter owned by me, and to establish and maintain reserves for repairs, improvements, upkeep and obsolescence; to eject or remove tenants or other persons and to recover possession of such property. This includes the right to convey or encumber my homestead located in Delaware County, Iowa legally described as follows:

Lot 7, Hankins Lakeside Estates First
Subdivision of part of the South 21 1/2 acres
of the SE 1/4 of the NE 1/4 of Section 17,
Township 88 North, Range 4 West of the 5th
Principal Meridian, City of Delhi, Delaware
County, Iowa.

If the Attorney-in-Fact to which this power of attorney relates is my spouse, and if required under Iowa law in order to transfer marketable title, then I also appoint **Sherry Hankins Cooper** of Richland Center, Wisconsin as my Attorney-in-Fact solely for the purpose of releasing any dower or other inchoate interest I might have in any property, including my homestead specifically described above;

c. To borrow money, mortgage and grant security interests in property; to complete, extend, modify or renew any obligations, either secured, unsecured, negotiable or non-negotiable, at a rate of interest and upon terms satisfactory to my Attorney-in-Fact; to lend money, either with or without collateral; to extend or secure credit; and to guarantee and insure the performance and payment of obligations of another person or entity;

d. To open, maintain or close bank accounts, brokerage accounts, savings and checking accounts; to purchase, renew or cash certificates of deposit; to conduct any business with any banking or lending institution in regard to any of my accounts or certificates of deposit; to write checks, make deposits, make withdrawals and obtain bank statements, passbooks, drafts, money orders, warrants, certificates or vouchers payable to me by any person or entity, including the United States of America and expressly including the right to sell or cash U.S. Treasury Securities and Series E, EE, H and HH Bonds;

e. To have full access to any safety deposit boxes and their contents;

f. To pay all city, county, state or federal taxes and to receive appropriate receipts therefor; to prepare, execute, file and obtain from the government income and other tax returns and other governmental reports, applications, requests and documents; to take any appropriate action to minimize, reduce or establish non-liability for taxes; to sue or take appropriate action for refunds of same; to appear for me before the Internal Revenue Service or any other taxing authority

in connection with any matter involving federal, state or local taxes in which I may be a party, giving my Attorney-in-Fact full power to do everything necessary to be done and to receive refund checks; to execute waivers of the statute of limitations and to execute closing agreements on my behalf;

g. To act as proxy, with full power of substitution, at any corporate meeting and to initiate corporate meetings for my benefit as stockholder, in respect to any stocks, stock rights, shares, bonds, debentures or other investments, rights or interests;

h. To invest, re-invest, sell or exchange any assets owned by me and to pay the assessments and charges therefore; to obtain and maintain life insurance upon my life or upon the life of anyone else; to obtain and maintain any other types of insurance policies; to continue any existing plan of insurance or investment;

i. To defend, initiate, prosecute, settle, arbitrate, dismiss or dispose of any lawsuits, administrative hearings, claims, actions, attachments, injunctions, arrests or other proceedings, or otherwise participate in litigation which might affect me;

j. To carry on my business or businesses; to begin new businesses; to retain, utilize or increase the capital of any business; to incorporate or operate as a general partnership, limited partnership or sole proprietorship any of my businesses;

k. To employ professional and business assistants of all kinds, including, but not limited to, attorneys, accountants, realtors, appraisers, salesmen and agents;

l. To apply for benefits and participate in programs offered by any governmental body, administrative agency, person or entity;

m. Notwithstanding any limitation set forth in paragraph 2(o) below, and regardless of whether my attorney-in-fact is a beneficiary of such trust, 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 full rights of survivorship), which property shall be held in accordance with the terms and provisions of the agreement creating such trust; my attorney-in-fact

shall also have the power to revoke any revocable trust created by me;

n. To disclaim any interest in property passing to me from any person or entity; and

o. Check one:

[xx] To make gifts of any of my property or assets to members of my family, or to make gifts to such other persons or religious, educational, scientific, charitable or other nonprofit organizations to whom or to which I have an established pattern or program of giving, provided, however, that my Attorney-in-Fact may not make gifts of my property to himself or herself. I appoint **First State Bank of Manchester**, Manchester, Iowa as my Attorney-in-Fact solely for the purpose of determining if a gift of my property to the Attorney-in-Fact appointed and acting hereunder is appropriate and to make any such gifts which are appropriate.

[] My Attorney-in-Fact shall not have the authority to make gifts of my property or assets.

3. Construction.

a. This power of attorney is to be construed and interpreted as a general power of attorney. The enumeration of specific items, rights, acts or powers shall not limit or restrict the general and all inclusive powers that I have granted to my Attorney-in-Fact.

b. Any authority granted to my said Attorney-in-Fact, however, shall be limited so as to prevent this Power of Attorney (1) from causing my Attorney-in-Fact to be taxed on my income, (2) from causing my estate to be subject to a general power of appointment (as that term is defined in Section 2041 of the Internal Revenue Code of 1986, as amended) by my Attorney-in-Fact, and (3) from causing my Attorney-in-Fact to have any incidents of ownership (within the meaning of Section 2042 of the Internal Revenue Code of 1986, as amended) with regard to any life insurance policies on the life of my Attorney-in-Fact.

c. All references to property rights herein shall include all real, personal, tangible, intangible or mixed property.

d. Words and phrases set forth in this power of attorney shall be construed as in the singular or

plural number and as masculine, feminine or neuter gender according to the context.

e. The powers delegated under this power of attorney are separable, so that the invalidity of one or more powers shall not affect any others.

f. This power of attorney is intended to be valid in any jurisdiction in which it is presented.

4. Liability of Attorney-in-Fact.

My Attorney-in-Fact shall not be liable for any loss sustained through an error of judgment made in good faith, but shall be liable for gross negligence, willful misconduct or bad faith in the performance of any of the provisions of this power of attorney.

5. Compensation of Attorney-in-Fact.

a. If my Attorney-in-Fact is an individual, the Attorney-in-Fact understands that this Power of Attorney is given without any express or implied promise of compensation to said Attorney-in-Fact, said Attorney-in-Fact agreeing that any services performed as my Attorney-in-Fact will be done without compensation, either during my life or upon my death, but the Attorney-in-Fact shall be entitled to reimbursement for all reasonable expenses incurred as a result of carrying out any provisions of this Power of Attorney.

b. Any Corporate Attorney-in-Fact shall be entitled to reasonable compensation for services performed under this Power of Attorney and shall be reimbursed for all reasonable expenses incurred as a result of carrying out any provisions of this Power of Attorney.

6. Accounting by Attorney-in-Fact.

Upon my request, the request of my conservator, or the request of the personal representative of my estate, my Attorney-in-Fact shall provide a complete accounting as to all acts performed pursuant to this power of attorney.

7. Nomination of Conservator.

If a conservator of my property should for any reason be appointed, I nominate the Attorney-in-Fact who shall be then serving as my Attorney-in-Fact hereunder.

8. Protection of Third Parties.

No person who relies in good faith upon any representations by my Attorney-in-Fact shall be liable to me, my estate, my heirs or assigns, for recognizing the Attorney-in-Fact's authority hereunder.

9. Effective Date and Durability.

Check one:

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

[] This power of attorney shall become effective upon my disability as certified by my personal physician in an affidavit attached hereto, and shall continue effective until my death; provided however, that this Power may be revoked by me as to my Attorney-in-Fact at any time by written notice to such Attorney-in-Fact. As used herein, "disability" shall be any physical or mental incapacity which renders me unable to conduct and manage my business affairs. I do hereby waive any physician/patient privilege which might otherwise prevent my personal physician from making a certification as to my disability.

10. Waiver of Attorney-Client Privilege.

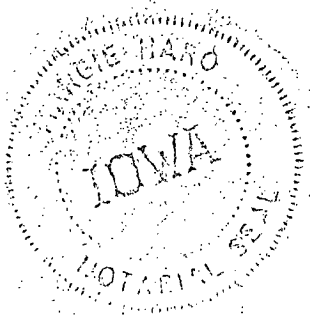
In the event of my incapacity, I waive any attorney-client privilege as to my Attorney-in-Fact and authorize my Attorney to communicate with my Attorney-in-Fact so as to provide such Attorney-in-Fact with all information in such Attorney's possession concerning my affairs, so that said Attorney-in-Fact can properly manage my affairs.

EXECUTED IN TRIPLICATE this 15th day of November, 1996, at Cedar Rapids, Iowa.


Donna M. Hankins

STATE OF IOWA)
) ss:
COUNTY OF LINN)

On this 15th day of November, 1996 before me, the undersigned, a Notary Public in and for the State of Iowa, personally appeared **Donna M. Hankins** to me known to be the identical person named in and who executed the foregoing instrument and acknowledged that such person executed the same as such person's voluntary act and deed.


Margie Haro
Notary Public in and
for the State of Iowa



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Rec Amt \$37.00

Daneen Schindler, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA