

**FINANCIAL POWER OF ATTORNEY
OF
WILLIAM L. SCHOOLER**

CTNW2104890

I, William L. Schooler, of 217 West North Street, Delphi, IN 46923, being a mentally competent adult, hereby appoint and designate my wife, Jean Schooler, and my sons, J. Gregory Schooler and W. Bruce Schooler, jointly and severally, i.e., acting together or acting individually without the others participating, as my true and lawful attorneys-in-fact (hereinafter, "attorney-in-fact"). My attorney-in-fact shall have power and authority to act on my behalf and to make financial, asset management, and personal decisions for me in my name, place, and stead as authorized in this power of attorney.

POWERS

The powers of my attorney-in-fact shall include, but not be limited to, the following:

- (A) to exercise general authority with respect to real estate transactions, incorporating by reference the provisions of Section 30-5-5-2 of the Indiana Durable Power of Attorney Act, as from time to time amended (hereinafter the "Act").
- (B) to exercise general authority with respect to tangible personal property, incorporating by reference the provisions of Section 30-5-5-3 of the Act.
- (C) to exercise general authority with respect to bond, share, and commodity transactions, incorporating by reference the provisions of Section 30-5-5-4 of the Act.
- (D) to exercise general authority with respect to retirement plans, incorporating by reference the provisions of Section 30-5-5-4.5 of the Act.
- (E) to exercise general authority with respect to banking transactions, incorporating by reference the provisions of Section 30-5-5-5 of the Act; this authority shall include, but is not limited to, the power to access and enter into any safe deposit box to which I have access to and place into or remove any items from such safety deposit box.

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- (F) to exercise general authority with respect to business operating transactions, incorporating by reference the provisions of Section 30-5-5-6 of the Act.
- (G) to exercise general authority with respect to insurance transactions, incorporating by reference the provisions of Section 30-5-5-7 of the Act; this authority shall include, but is not limited to full power to apply for and otherwise deal with and procure Social Security, Medicare, and Medicaid benefits.
- (H) to exercise general authority with respect to the handling of transfer on death transfers and payable on death transfers, incorporating by reference the provisions of Section 30-5-5-7.5 of the Act.
- (I) to exercise general authority with respect to beneficiary transactions, incorporating by reference the provisions of Section 30-5-5-8 of the Act; this authority shall include, but is not limited to, the power to treat all interests in employee benefit trusts, as described in Indiana Code Section 30-4-3-2(C), nonqualified deferred compensation arrangements, Individual Retirement Accounts, annuities, and qualified pension and profit sharing plans as beneficiary transactions within the scope of Section 30-5-5-8 of the Act.
- (J) to exercise general authority with respect to gift transactions, incorporating by reference the provisions of Section 30-5-5-9 of the Act without regard to the specific restriction on aggregate annual gifts to individuals contained therein; this authority includes, but is not limited to, the power of my attorney-in-fact to make gifts to herself or himself or his dependents to the extent they are consistent with my estate plan as known to my attorney in fact.
- (K) to exercise general authority with respect to fiduciary transactions, incorporating by reference the provisions of Section 30-5-5-10 of the Act.
- (L) to exercise general authority with respect to claims and litigations, incorporating by reference the provisions of Sections 30-5-5-11 of the Act.
- (M) to exercise general authority with respect to family maintenance, incorporating by reference the provisions of Section 30-5-5-12 of the Act.
- (N) to exercise general authority with respect to the benefits from military service, incorporating by reference the provisions of the Section 30-5-5-13 of the Act.
- (O) to exercise general authority with respect to records, reports, and statements, incorporating by reference the provisions of Section 30-5-5-14 of the Act; this authority shall include, but is not limited to, the power to execute any specific power of attorney form required by any taxing authority such as Internal



Revenue Service form 2848, and to allow my attorney-in-fact to act before any taxing authority on any issue or in connection with any return.

- (P) to exercise general authority with respect to estate transactions, incorporating by reference the provisions of the Section 30-5-5-15 of the Act.
- (Q) to delegate in writing to one or more persons any or all of the powers given to my attorney-in-fact by this power of the attorney, incorporating by reference the provisions of Section 30-5-5-18 of the Act.
- (R) to exercise general authority with respect to all other matters, incorporating by reference the provisions of Section 30-5-5-19 of the Act.
- (S) to disclaim any interest in property to which I would otherwise succeed as provided in Indiana Code Section 32-17.5-3-2.
- (T) to make loans and lend money on such terms and to such persons as my attorney-in-fact determine appropriate, include loans to my attorney-in-fact.
- (U) to exercise general authority with respect to trust transactions; this authority shall include, but is not limited to, the power to create, fund, amend, modify, revoke, terminate, and in any way deal with any trust, revocable or irrevocable, whether now in existence or hereafter established, and to make deposits, transfers, or withdrawals of trust assets as permitted by the trust documents.
- (V) to exercise general authority with respect to estate and financial planning; this authority shall include but is not limited to, the power
 - (i) to make transfers pursuant to the provisions of the Indiana Uniform Transfers to Minors Act, Indiana Code Chapter 30-2-8.5, or under any similar law of any jurisdiction;
 - (ii) to employ or use any financial or estate professional necessary or desirable; and
 - (iii) to receive government benefits for my health care, welfare, maintenance, and support.
- (W) to access, establish, cancel, or continue online accounts of all kinds (through the internet or other similar methods) on my behalf, wherever held and whether in my name individually or jointly with another person; this specifically authorizes my attorney-in-fact to request and change my access credentials to any online account, including, but not limited to the username, password, and secret



questions. Additionally, this expressly includes bank accounts, investment accounts, accounts with health care providers, social media accounts (such as Facebook, Twitter, Instagram, etc.) gambling, poker, athletic contest and fan accounts, employee benefit accounts, internet service provider accounts, retail vendor accounts, utility accounts, and all other online accounts.

(X) to exercise general authority with respect to digital assets; this will include, but is not limited to, the power

- (i) to access, use, and control my digital devices, including, but not limited to, desktop computers, laptop computers, tablets, peripherals, storage devices, mobile telephones, smart phones, and any similar device which currently exists or may exist as technology develops for the purpose of accessing, modifying, deleting, controlling, or transferring digital assets; and
- (ii) to access, modify, delete, control, and transfer my digital assets, including, but not limited to, emails received, email accounts, digital music, digital photographs, digital videos, software licenses, social network accounts, file sharing accounts, financial accounts, domain registrations, DNS services accounts, web hosting accounts, tax preparation service accounts, online stores, affiliate programs, other online accounts, and digital items which currently exist or may exist as technology develops or such comparable items as technology develops.

IN FURTHERANCE OF THESE POWERS, I give my attorney-in-fact the power to do anything which my attorney-in-fact thinks necessary to carry out the intent of this power of attorney, as fully as I could myself. By the execution of this power of attorney, it is not my intention to limit or restrict my own authority or decision-making capabilities in any way as long as I remain mentally capable and competent. I reserve the power to act on my behalf and to revoke the powers given in this power of attorney.

DURABILITY AND REVOCABILITY

This power of attorney will not be affected by my later disability or incapacity or lapse of time. It is my intention that the powers granted by this power of attorney will continue



without interruption until my death unless revoked as hereinafter provided. By my execution of this power of attorney, I revoke all prior powers of attorneys that I have previously executed. Persons receiving this power of attorney may rely on its being in effect and unrevoked unless I execute a written document specifically revoking this power of attorney. Any such written revocation shall be recorded in the records of each county, if any, wherein this power of attorney has been recorded.

RESIGNATION

If any attorney-in-fact should die, become mentally or physically incapacitated, resign, refuse to act, or become unavailable, my other named attorney(s)-in-fact shall continue to serve in such capacity.

An attorney-in-fact may resign at any time by delivering a written resignation to me, to any other attorney-in-fact, or to any person who is then responsible for my care and custody.

NOMINATION OF GUARDIAN

In the event that due to my disability or incapacity it becomes necessary that a guardian of my person or estate be appointed, I direct the court hearing the petition for the appointment of such guardians to follow my request in appointing my attorney-in-fact as guardians of my person and estate as it is my desire that my attorney-in-fact handle my financial affairs and look out for my health and well-being in the event that I am unable to do so.

LIMITATIONS

Other than in exercise of the powers relating to gift transactions enumerated in the foregoing subparagraph (J) of the "Powers" section of this instrument, in which my attorney-in-fact may make gifts to himself, my attorney-in-fact may not exercise any powers if the



exercise of such powers would:

- (A) cause any income generated by property to be attributed to such attorney-in-fact for federal income tax purposes;
- (B) cause the value of any property subject to this power of attorney to be included in such attorney-in-fact's gross estate for federal estate tax purposes;
- (C) cause any distribution made or allowed to be made by such attorney-in-fact to be treated as a gift from such attorney-in-fact; or
- (D) discharge a legal obligation of such attorney-in-fact.

GENERAL PROVISIONS

This durable power of attorney is intended to be valid and given full faith and credit in any jurisdiction or state which it is presented.

No person, acting in good faith, who relies upon this power of attorney or any representations by or the authority of any attorney-in-fact designated herein shall be liable to me, my heirs, successors, assigns, legatees, guardians and personal representatives, for relying upon, recognizing or acting upon this power of attorney or such representations.

My attorney-in-fact, acting in good faith hereunder, and the heirs legatees, successors, assigns, personal representatives, and estates of my attorney-in-fact, are hereby released and forever discharged from any and all liability (including civil, criminal, administrative, or disciplinary), and from all claims or demands of all kinds whatsoever by me or my heirs, legatees, successors, assigns, personal representatives, or estate, arising out of any acts or omissions of my attorney-in-fact, except for willful misconduct or gross negligence.

My attorney-in-fact will be eligible to serve in any other fiduciary capacity for me or for my benefit, including, but not limited to, trustee, guardian, conservator, executor, administrator,



or personal representative.

This power of attorney is executed in multiple counterparts, and each counterpart original will have equal force and effect. My attorney-in-fact is also authorized to make photocopies of this power of attorney as frequently and in such quantity as my attorney-in-fact will deem appropriate. Each photocopy will have the same force and effect as any original.

This power of attorney will be governed by the laws of the state of Indiana in all respects, including but not limited to, its construction, validity, interpretation, and termination. This power of attorney shall be applicable to all of my property, real, personal, intangible, or mixed, wherever located in the United States or any foreign country and whether such property is now owned or hereafter acquired by me or by my attorney-in-fact on my behalf.

If any part or provision of this power of attorney shall be declared invalid or unenforceable for any reason, such part or provision shall be ineffective to the extent of such invalidity or unenforceability only, without in any way affecting the remaining parts or provisions of this power of attorney. The remaining parts and provisions of this power of attorney shall remain in full force and effect.

This power of attorney, and all actions taken by my attorney-in-fact properly authorized hereunder, shall be binding upon me, my heirs, successors, assigns, legatees, guardians, and personal representatives.

My attorney-in-fact may employ my attorney who prepared this power of attorney or any other attorney who may be employed by me in connection with my estate or business planning, and I specifically:



- (A) waive any and all conflicts of interest that may arise in connection with such employment;
- (B) authorize my attorney to make full disclosure of my estate and business plan to my attorney-in-fact; and
- (C) authorize my attorney to accept such employment.

I understand that this power of attorney is an important legal document. Before signing this power of attorney, my attorney explained to me:

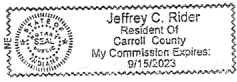
- (A) that this power of attorney gives my attorney-in-fact broad powers to dispose of, sell, convey, and encumber my real estate and personal property;
- (B) that the power granted under this power of attorney will exist for an indefinite period of time and will continue until I revoke this power of attorney;
- (C) that this power of attorney will continue and remain in full force and effect during any subsequent period that I may be incapacitated or disabled; and
- (D) that I may revoke this power of attorney at any time that I am not incapacitated or disabled.

I have executed this power of attorney on this 12 day of November 2019.

William L. Schooler
William L. Schooler

STATE OF INDIANA
COUNTY OF CARROLL

William L. Schooler personally appeared before me on this 12th day of November 2019, and acknowledged execution of this power of attorney as a voluntary act.



Jeffrey C. Rider
Notary Public JEFFREY C. RIDER



I affirm, under the penalties of perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law. Jeffrey C. Rider

This Power of Attorney was prepared by Jeffrey C. Rider of the Law Firm of
JEFFREY C. RIDER, ATTORNEY AT LAW, LLC
102 South Union Street, Delphi, Indiana 46923
Telephone: (765) 564-3070

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