

banking institution, or to obtain the cash surrender value of the policy. The Trustee may pay or apply any amounts so obtained to or for the benefit of the Trustor's children or grandchildren.

ARTICLE V.

If any income and/or principal from the trusts created hereunder shall become distributable to a minor, the Trustee may, in its absolute discretion, either pay over such principal or income at any time to the guardian of the property of such minor, or retain the same for such minor during minority. In case of such retention, the Trustee may apply such principal or income, and income therefrom, to the support and education of such minor, and in such case may do so irrespective of any other resources of such minor or of his or her parent, either directly or by payments to the guardian of the property or parent of such minor, in any case without requiring bond and the receipt of any such person shall be a full discharge of the Trustee who shall not be bound to see to the application of any such payment. Any such principal or income so retained, and any income therefrom which is not applied under the provisions of this Item, shall be paid over to such beneficiary upon attaining majority, or if he or she shall sooner die, to his or her estate. In holding any principal or income from any such minor, the Trustee shall have all the powers and discretion herein conferred upon it.

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ARTICLE VI.

For its services, The Citizens and Southern National Bank of South Carolina (Greenville, South Carolina), or its successor, shall be entitled to receive the compensation and charges stipulated in the regularly adopted schedules of compensation in effect and applicable at the time of the performances of such services. If no such schedules shall be in effect at that time, the Bank shall be entitled to reasonable compensation for the services rendered. Wherever in this Trust the Citizens and Southern National Bank of South Carolina (Greenville, South Carolina) is referred to, such reference shall be taken to include any banking corporation organized under the laws of the United States of America, or of the State of South Carolina, which may result from