

6. Account Agreement

To open a ProCash Plus account, please read the following section carefully and sign in section 7 to accept the terms.

I hereby authorize my financial organization to open a brokerage account with Pershing LLC ("Pershing") in the name(s) listed as account holder(s) on this application. I further authorize J.P. Morgan Chase Bank, N.A. (the "Bank") to issue checks and MasterCard® debit card(s) as indicated on this application. Prior to signing below, I have received and read the ProCash Plus Account Agreement, as currently in effect and as amended from time to time, which governs my ProCash Plus account, and I agree to be bound by such Account Agreement.

Interest on debit balances will be charged and compounded in accordance with the ProCash Plus Account Agreement, as applicable.

New York Stock Exchange Rule 407 prohibits certain account holders from engaging in margin transactions without their employer's prior written consent. Pershing may suspend execution of any trades in my account pending receipt of this consent.

I UNDERSTAND THAT PERSHING WILL GRANT ME MARGIN PRIVILEGES FOR MY PROCASH PLUS GOLD OR PLATINUM ACCOUNT (NOT AVAILABLE AUTOMATICALLY FOR PROCASH PLUS SILVER ACCOUNTS; FURTHER DOCUMENTATION REQUIRED) UNLESS PROHIBITED BY LAW, OR BY MY REQUEST AS INDICATED BY CHECKING THE BOX BELOW.

I do not want margin privileges.

This agreement, with respect to all portions of ProCash Plus, including interest charges on loans Pershing may make to me, will be governed by, and interpreted under, the laws of the State of New York. The terms of my agreement with J.P. Morgan Chase Bank are governed by Ohio law.

By signing this application, I acknowledge that securities not fully paid for by me may be loaned to Pershing or loaned out by Pershing to others.

By signing this application, I accept the terms of the enclosed Account Agreement, Financial Terms card, and RewardSuite program rules where applicable.

I AGREE THAT THIS PROCASH PLUS ACCOUNT AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE, WHICH IS LOCATED IN PARAGRAPHS 30 AND 31 IN THE AGREEMENT. I ACKNOWLEDGE RECEIVING A COPY OF THIS AGREEMENT.

7. Account Owner(s) Signature(s)

(please provide all account owners' signatures)

SIGN HERE:

Primary Account Owner's Signature _____ Date _____

Check this box if you do not want a debit card

SIGN HERE:

Joint Account Owner's Signature (if applicable) _____ Date _____

Check this box if you do not want a debit card

SIGN HERE:

Additional Account Owner's Signature (if applicable) _____ Date _____

Check this box if you do not want a debit card

SIGN HERE:

Additional Account Owner's Signature (if applicable) _____ Date _____

Check this box if you do not want a debit card

8. Additional Signatories (for check writing only)

If you have an individual or joint account and would like to add other signatories (for individuals who are not listed on the account registration), please have the additional signatories sign below.

1.

Sign Here _____ Date _____

2.

Sign Here _____ Date _____

The primary account owner authorizes the additional signatories on this application by signing below.

X

Primary Account Owner's Signature (if applicable) _____ Date _____

FINANCIAL ORGANIZATION USE ONLY

To be approved by an authorized person at the financial organization.

The undersigned organization guarantees that the signature(s) on this application is/are that of the account holder(s) or is/are authorized by the account holder(s). We have reviewed and approved the above listed account and determined, where applicable, that the account is suitable for margin trading.

Financial Organization _____

Name (please print) _____ Title _____

Signature _____

Date _____

Account Number (for office use only) _____

9. Additional Documentation

Contact your investment professional or financial organization for additional documents that may be required. Certain restrictions may apply.

Trademark(s) belong to their respective owners.



PROCASH PLUS®