

Cash Management Premier Access Features Instructions

Use this form to:

- Add or remove ACH, checkwriting, and/or debit card features within your existing Brokerage account
- Convert an existing Select Access account to a Premier Access Cash Management account

Helpful to Know

- If you do not already have a brokerage account, you must also include a completed Brokerage Account Application.
- If you are adding check writing, your checks will arrive in approximately 5 to 10 business days.

Cash Management Premier Access Features

For a recommended minimum initial investment of \$15,000

- Unlimited ACH (direct debit and deposit) and access to Bill Pay will be included with your cash management features.
- Optional ability to add checkwriting.
- Visa Premier Rewards Debit Card issued from BNY Mellon with access to over 600,000 Visa ATMs in the United States and 133 countries around the world (additional fee applies).
- Margin borrowing privileges, subject to approval and minimum equity and maintenance requirements, as described in the Customer Agreement; note that you will automatically be considered for margin UNLESS you indicate otherwise in Section 3.
- Five no-fee ATM cash withdrawals each month (additional ATM surcharges may apply).

Checkwriting and debit cards are provided by BNY Mellon Investment Servicing Trust Company.

1. Account Owner Information

Provide the account owner information.

2. Add or Remove Features on your Account

Complete this section to add or remove checkwriting and debit cards.

Note: If this is a custodial UGMA/UTMA account, only the Custodian can have checkwriting or debit card authority. For Trust and other entity accounts, only authorized individuals can have checkwriting or debit card authority.

3. Margin Privileges

Check the box in this section only if you do NOT want margin. Otherwise, you will automatically be considered for margin privileges. The Signed Disclosure of Credit Terms, which is attached to this form, is required to be submitted with this form.

Note: If you already have margin on this account, you cannot remove margin using this form. Please refer to the Margin Account Agreement details on how to terminate margin privileges.

4. Signatures and Dates

Only one authorized person is required to sign and date this form.

Account Number



Cash Management Premier Access Features

The attached Instructions and Customer Agreement (the "Agreement") describe the terms and conditions that govern the Brokerage account ("Account"). Type on screen or fill in using CAPITAL letters and black ink. If you need more room for information or signatures, use a copy of the relevant page.

1. Account Owner Information

Enter full name as evidenced by a government-issued, unexpired document (e.g., driver's license, passport, permanent resident card).

Entity Name		
First Name	Middle Name	Last Name
First Name	Middle Name	Last Name
First Name	Middle Name	Last Name
First Name	Middle Name	Last Name
First Name	Middle Name	Last Name
First Name	Middle Name	Last Name

Acknowledgements

Check the box and provide information if you or your spouse, or any of your relatives (including parents, in-laws and/or dependents, etc.), living in your home (at the same address), is a member of the board of directors, is a 10% shareholder, or is a policy-making officer or can direct corporate management of policies of a publicly traded company.

<input type="checkbox"/> Account Owner 1	Company Name	CUSIP or Symbol
<input type="checkbox"/> Account Owner 2	Company Name	CUSIP or Symbol
<input type="checkbox"/> Account Owner 3	Company Name	CUSIP or Symbol
<input type="checkbox"/> Account Owner 4	Company Name	CUSIP or Symbol
<input type="checkbox"/> Account Owner 5	Company Name	CUSIP or Symbol
<input type="checkbox"/> Account Owner 6	Company Name	CUSIP or Symbol



2. Add or Remove Features on Your Account

Complete this section to add or remove checkwriting and debit cards.

Note: If no feature is selected in this section, ACH will be added as the default.

ACH

Add ACH ACH is automatically added to the account when checkwriting is requested.

Checkwriting

- Check one. ▶ **Add Checkwriting** Indicate information to print on checks. If none is selected, default will be name and address.
- Print Checks with Name(s) Only
 - Print Checks with Name(s) and Mailing Address

OR

Remove Checkwriting Outstanding checks may continue to be honored for a limited time after the checking feature has been canceled, as stated in the checking terms & conditions. All check books should be destroyed and a stop payment should be placed on any checks you do not wish to be cashed. If you would like to add the checkwriting feature and there has been 12 months or more time since the feature was removed, new paperwork will be required to re-establish the feature.

Note: This election will not cancel ACH.

Visa Premier Cash Back with Rewards Debit Card

Check one. ▶ **Add Visa Premier Cash Back with Rewards Debit Card**

Issue Card(s) to:

One Account Owner

Account Owner Name

Each Account Owner

Entity Account (Corporate, Trust, Partnership, etc.)

Entity accounts must provide a cardholder's name to be printed on the card. **Note:** Cards can be printed with up to, but no more than, 26 characters, depending on characters used.

Check this box to include double line embossing of the entity name and cardholder name.

Individual Cardholder Name

Individual Cardholder Name

Individual Cardholder Name

OR

Remove Visa Premier Cash Back with Rewards Debit Card

Optional Visa Debit Card Upgrade

Upgrade your Premier Card from plastic to metal for \$10 annually

Remove Features or Change Your Account

Change your account from Select to Premier Access

Note: This election will also change the treatment of proceeds that may have previously been mailed to you or swept to a bank account.

Remove all cash management features from the account

Note: This election will cancel ACH, checkwriting, and all debit cards.

3. Margin Privileges *Signed Disclosure of Credit Terms required with this form.*

You will automatically be considered for margin privileges UNLESS you check the box below.

I DO NOT WANT to be considered for margin privileges.

4. Signature(s) and Date(s) *Form cannot be processed without signature(s) and date(s).*

Customer Identification Program Notice: To help the government fight financial crimes, Federal regulation requires your Broker/Dealer and us to obtain your name, date of birth, address, and a government-issued ID number before opening your account, and to verify the information. In certain circumstances, we may obtain and verify comparable information for any person authorized to make transactions in an account. Also, Federal regulation requires us to obtain and verify the beneficial owners and control persons of legal entity customers. Requiring the disclosure of key individuals who own or control a legal entity helps law enforcement investigate and prosecute crimes. Your account may be restricted or closed if we or your Broker/Dealer cannot obtain and verify this information. We or your Broker/Dealer will not be responsible for any losses or damages (including, but not limited to, lost opportunities) that may result if your account is restricted or closed.

In the section below, "NFS," "us," and "we" refer to National Financial Services LLC and its officers, directors, employees, agents, affiliates, shareholders, successors, assigns, and representatives as the context may require; "you" refers to the account holder(s) indicated on the account form and any authorized individuals; "Broker/Dealer" refers to the financial institution with which you opened your account.

By signing below, you:

- Affirm that you are at least 18 years of age and are of full legal age in the state in which you reside.
- Affirm that you have received, read, understand, and agree to the current terms of the Cash Management Features Customer Agreement and the account features you selected and agree to future amendments to these terms.
- Understand that unless you provide written notice to the contrary, NFS and your Broker/Dealer may supply your name and other information (including your Social Security/ tax identification number) to issuers of securities held in your account so you can receive important information regarding such securities.
- Certify that all information provided on this form is true, accurate, and complete.
- Represent and warrant that you have disclosed to your Broker/Dealer your employer information and affiliation status.
- Have indicated on this form the account holder(s) to whom checks should be issued (names will appear as they appear on the account registration). Checks will be mailed to the account holder's legal address.
- Acknowledge and agree that by signing below, you authorize your Broker/Dealer to have access to initiate changes and maintenance to the Cash Management features available to you, including, but not limited to, contacting the bank on your behalf. Further, you acknowledge and agree that NFS assumes no responsibility to confirm your authorization beyond your signing of this agreement and is not obligated to verify instructions from your Broker/Dealer with you.

Account Owner(s) must sign and date on next page.



4. Signature(s) and Date(s) *continued*

NOTE: If you did not check the box in Section 3, the signed Disclosure of Credit Terms must also be included.

You acknowledge that this account is governed by a pre-dispute arbitration clause, which appears on the last page of this agreement, and that you have read the pre-dispute arbitration clause.

BY SIGNING THIS APPLICATION YOU ACKNOWLEDGE THAT YOUR SECURITIES MAY BE LOANED TO NFS OR OTHERS AND THAT YOU HAVE READ AND RETAINED A COPY OF THE MARGIN DISCLOSURE STATEMENT AND MARGIN AGREEMENT.

Only one account holder/authorized individual must print name, sign and date this page, and any other supporting documents.

Print Account Owner Name <i>First, M.I., Last</i>	Print Account Owner Name <i>First, M.I., Last</i>
Account Owner Signature	Account Owner Signature
Date <i>MM - DD - YYYY</i>	Date <i>MM - DD - YYYY</i>
SIGN X	SIGN X
X	X
Print Account Owner Name <i>First, M.I., Last</i>	Print Account Owner Name <i>First, M.I., Last</i>
Account Owner Signature	Account Owner Signature
Date <i>MM - DD - YYYY</i>	Date <i>MM - DD - YYYY</i>
SIGN X	SIGN X
X	X
Print Account Owner Name <i>First, M.I., Last</i>	Print Account Owner Name <i>First, M.I., Last</i>
Account Owner Signature	Account Owner Signature
Date <i>MM - DD - YYYY</i>	Date <i>MM - DD - YYYY</i>
SIGN X	SIGN X
X	X

For Branch Use Only
Account accepted in accordance with firm policies.

Print Registered Rep. Name	Registered Rep. Signature	Date <i>MM - DD - YYYY</i>
Print Office Manager/Principal Name	Office Manager/Principal Signature	Date <i>MM - DD - YYYY</i>

Cash Management Premier Access Features

Customer Agreement

This is the agreement for adding cash management features to your brokerage account. It describes the cash management services included, and the policies associated with these services. Review this document and keep it for your records. Do not return it with your application.

Who's Who in This Agreement

In this document, "us," "we," and "our" refer to your Broker/Dealer. "NFS" is National Financial Services LLC, a NYSE member, whom we have engaged to provide custody and clearing services for us.

The terms "account owner," "you," and "your" refer to the owner(s) indicated on the account application. For joint accounts, these terms refer to all owners, collectively and individually. For accounts owned by entities, such as trust or business accounts, these terms refer both to the entity and to all account holders.

Commitments Between You and Us

Our Commitments to You

When we accept your Cash Management Premier Access form ("the form"), we are agreeing to provide a range of cash management services (such as margin, checkwriting, and debit cards), as described more completely in the instructions that come with the form. All services are provided in conjunction with a brokerage account that we also provide to you through your Broker/Dealer. You do not have to apply for margin, and, if you do apply and are approved, you do not have to use the margin feature. Note, however, that once margin is in place on your account, there are certain circumstances that could trigger its use, even if you did not intend to do so. See the information on margin later in this agreement.

Your Commitments to Us

Many of these commitments are spelled out more completely on the following pages, but in general, when you sign the form, you agree to the following:

- to accept full responsibility for the content and accuracy of all authorized instructions placed on your account, and for all results and consequences of these instructions; this includes all investment decisions and trading orders, and all instructions placed by you or any other person you authorize
- to correctly designate all orders as either "short" or "long," with the "long" designation being a representation by you that you own the security and will deliver it to us by the settlement date
- to pay all fees, charges, and expenses incurred in your account — including margin interest on any credit we and NFS extend to you — according to the fees in effect at the time; for services we and NFS perform at your request that are not covered in a current fee schedule, you agree to pay the applicable fee
- to maintain enough assets in your account to satisfy all obligations as they become due, and to authorize us or NFS to take whatever steps we or NFS may consider necessary to resolve unpaid debts or other obligations
- to authorize NFS to debit your account to satisfy any check, card, and related transactions (such as ACH) as soon as NFS receives notice of such a transaction
- to (or, in the event you do not, we) choose a mutual fund for your core account investment vehicle ("core account") and to authorize liquidating shares of that account to satisfy any and all debits against your account
- to (or, in the event you do not, we) choose a Bank Deposit Sweep Program ("BDSP") for your core account investment vehicle and to authorize withdrawing the applicable balance in your Bank Deposit Sweep Program to satisfy any and all debits in your account
- to let us or NFS monitor and/or record any phone conversations with you
- to let us or NFS verify the information you provide at any time, such as payment and employment information (whether for margin or any other purpose)
- to let us or NFS share with third parties any information you provide, but only as required by law or as permitted by our and/or NFS's privacy policy
- to resolve disputes concerning your relationship with us or NFS (other than class actions) through arbitration rather than in a court of law

- if applying for margin, to authorize NFS to lend property of yours that has been pledged as collateral, and to comply with all provisions of this agreement concerning margin, including determining that margin borrowing is appropriate for you, based on your own careful examination of your financial resources, investment objectives, and risk tolerance; you also agree to cooperate with NFS and its affiliates to execute whatever instruments or documents NFS reasonably determines to be necessary to exercising NFS's rights under this agreement
- to notify us in writing any time there is a material change in your financial circumstances or investment objectives
- to notify BNY Mellon or BNY Mellon Investment Servicing Trust Company immediately if any check or debit card associated with your account is lost or stolen
- to destroy all debit cards and unused checks immediately upon termination of the account or the debit card or checkwriting service
- to comply with all applicable laws and regulations concerning trading in restricted securities and securities of issuers of whom you are an affiliate
- to use the account and its features according to this agreement
- to be bound by the current and future terms of this agreement, from the time you first use your account or sign the form, whichever happens first
- to represent that, to the best of your knowledge, the copy of the Customer Agreement provided to you has not been altered in any way
- to understand that NFS has the right to reject any transaction for any reason

Account Features

Statements

NFS will send to the address of record a statement of account:

- every calendar quarter, at a minimum
- for any month when you have trading or cash management activity

Your account statements will show all activity in your account for the stated period, including securities transactions, cash and margin balances, credits and debits to your core account, and all fees paid directly from your account.

NFS will also send confirmation for every securities transaction in your account. The only exceptions are automatic investments, automatic withdrawals, dividend reinvestments, transfers to other accounts, and transactions that involve only your core account; for these activities, your regular account statement serves in place of a confirmation.

Transferring Money Electronically

Options for transferring cash in and out of your core account electronically include wires, which use the Federal Reserve wire system, and electronic funds transfers (EFTs), which work like an electronic check. These features are optional and require separate instructions from you, which we will relay to NFS.

Account Registration

Joint Registration

With joint registration accounts, any obligations or liabilities resulting from one account owner's actions are joint and several (in other words, are the responsibility of each account owner, both individually and jointly). We or NFS may enforce this agreement against all account owners or against any owner individually.

Each owner of a joint account may act as if he or she were the sole owner of the account, with no further notice or approval necessary from any joint owner. For example, a joint owner can — in his or her own name — write checks, buy and sell securities, withdraw or transfer assets, borrow against the account (such as through short sales or margin), arrange for account statements to be sent only to them, or change the account's features and services (although no account owner may remove another's name from the account).

In addition, with joint accounts, the principle of "notice to one is notice to all" applies. We or NFS are legally considered to have fulfilled an obligation to you and the account if we fulfill it with respect to just one account owner (for example, sending statements or other required communications to just one account owner).

Note also that neither we nor NFS have any obligation to question the purpose or propriety of any instruction of a joint account owner that appears to be authentic, or to let other owners know about any changes an owner has made to the account, unless we have received written notice to the contrary, in good order, from another account owner. We and NFS do each reserve the right to require, at any time, the written consent of all account owners before acting on an instruction from any account owner, but we or NFS will use this right only at our own discretion and for our own protection.

Laws covering joint or community property vary by state. You are responsible for verifying that the joint registration you choose is valid in your state. You may want to consult your lawyer about this. Generally, for joint tenants with rights of survivorship and tenants by the entirety, on the death of an account owner the entire interest in the account goes to the surviving account owner(s), on the same terms and conditions. For tenants in common, a deceased account owner's interest (which equals that of the other account owner(s) unless specified otherwise) goes to that account owner's legal representative. Tenants in common are responsible for maintaining records of the percentages of ownership.

Policies on Transactions

Credits to your Account

During normal business hours ("Intra-day"), activity in your account such as deposits and the receipt of settlement proceeds are credited to your account and may be held as a free credit balance (the "Intra-day Free Credit Balance").

Activity in your account such as deposits and the receipt of settlement proceeds may also occur after the cut-offs described above, or on days the market is not open and the Fedwire Funds Service is not operating (collectively "After-hours"). Those amounts are credited to your account and may be held as a free credit balance (the "After-hours Free Credit Balance").

Like any free credit balance, the Intra-day and After-hours Free Credit Balances represent amounts payable to you on demand by NFS. Subject to applicable law, NFS may use these free credit balances in connection with its business. NFS may, but is not required to, pay you interest on free credit balances held in your account overnight; provided that the accrued interest for a given day is at least half a cent. Interest, if paid, will be based upon a schedule set by Fidelity, which may change from time to time at NFS' sole discretion.

Interest paid on free credit balances will be labeled "Credit Interest" in the Investment Activity section of your account statement. Interest is calculated on a periodic basis and credited to your account on the next business day after the end of the period. This period typically runs from approximately the 20th day of one month to the 20th day of the next month, provided, however, that the beginning and ending periods each year run, respectively, from the 1st of the year to approximately the 20th of January, and approximately the 20th of December to the end of the year. Interest is calculated by multiplying your average overnight free credit balance during the period by the applicable interest rate, provided, however, that if more than one interest rate is applicable during the period, this calculation will be modified to account for the number of days each period during which each interest rate is applicable.

Each check or Automated Clearing House deposit (ACH) deposited is promptly credited to your account. However, the money may not be available to use until up to four business days later, and NFS may decline to honor any debit that is applied against the money before the deposited check or ACH has cleared. If a deposited check or ACH does not clear, the deposit will be removed from your account, and you are responsible for returning any interest you received on it. Note that NFS only can accept checks denominated in U.S. dollars and drawn on a U.S. bank account (including a U.S. branch of a foreign bank).

In addition, if NFS has reason to believe that assets were incorrectly credited to your account, NFS may restrict such assets and/or return such assets to the account from which they were transferred.

If you Utilize a Fidelity Money Market Fund as Your Core Position or if You have a balance in the MMKT Overflow Fund

If you utilize a Fidelity money market fund as your core position, the Intra-day Free Credit Balance, if any, generated by activity occurring prior to the market close each business day (or 4:00 PM ET on business days when the market is closed and the Fedwire Funds Service is operating) is automatically swept into my core account and invested in your core position at the market close.

There will be an additional automatic sweep into your core account early in the morning prior to the start of business on each business day

that will also be invested in your core position at that time. This will include your After-hours Free Credit Balance along with credit amounts attributed to certain actual or anticipated transactions that would otherwise generate an Intra-day Free Credit Balance on such business day.

You understand these sweep procedures for your MMKT Overflow Fund may cease if Program Bank capacity becomes available and deposits sweep to Program Banks.

If you Utilize the Bank Deposit Sweep Program ("BDSP") as your Core Position

If you utilize the BDSP as your core position, the Intra-day Free Credit Balance, if any, as well as any After-hours Free Credit Balance generated by activity occurring prior to NFS' nightly processing cycle are automatically swept into your core account as part of that nightly cycle (the "Evening Bank Sweep") and reflected in your Account as Program Deposits (as defined infra.) in anticipation of the deposit process described below occurring on the next business day.

There will be an additional automatic sweep into your core account early in the morning prior to the start of business on each business day that will also be invested in your core position at that time (the "Morning Bank Sweep"). This will include credit amounts attributed to certain actual or anticipated transactions that would otherwise generate an Intra-day Free Credit Balance on such business day.

The total amount of the Evening Bank Sweep and the Morning Bank Sweep is referred to as your Cash Balance. In the morning of the business day of the Morning Bank Sweep, your Cash Balance will be deposited in an FDIC-insured interest-bearing account (a "Program Deposit Account") at one or more participating banks (each, a "Program Bank"). The amounts on deposit are collectively referred to as your Program Deposits, and Program Deposits are eligible for FDIC insurance. Your Program Deposit will earn interest, provided that the accrued interest for a given day is at least half a cent.

You understand Evening Bank Sweep and Morning Bank Sweep may be a substituted with similar sweeps to the MMKT Overflow Fund in the event there is a lack of capacity at Program Banks. Contact your Broker-Dealer for more information.

If you Utilize the Interest-Bearing Option (FCASH) as your Core Position

If you utilize FCASH as your core position, the Intra-day Free Credit Balance, if any, as well as any After-hours Free Credit Balance generated by activity occurring prior to NFS' nightly processing cycle is automatically swept into your core account as part of that nightly cycle and held in the interest-bearing option.

Debits to your account

Deferred debit card charges are debited monthly. All other debit items (including checks, debit card transactions, bill payments, securities purchases, electronic transfers of money, levies, court orders or other legal process payments) are paid daily to the extent that sufficient funds are available. Note that debits to resolve securities transactions (including margin calls) will be given priority over other debits, such as checks or debit card transactions.

As an account owner, you are responsible for satisfying all debits in your account, including any debit balance outstanding after all assets have been removed from an account, any margin interest (at prevailing margin rates) that has accrued on that debit and any costs (such as legal fees) that NFS incurs collecting the debit. You are responsible for ensuring that checks issued to you representing distributions from your account are promptly presented for payment. If a check issued to you from your account remains uncashed and outstanding for at least six months, you authorize and instruct NFS, in its sole discretion, to cancel the check and return the underlying proceeds to you by depositing the proceeds into your account.

To help ensure the proper discharge of debits, it is NFS' policy to do the following when settling debits against your account.

During normal business hours, activity in your account such as wire disbursements and bill payments are debited from your account.

If you Utilize a Fidelity Money Market Fund As your Core Position

If you utilize a Fidelity money market fund as your core position and there are debits in your account generated by account activity occurring prior to the market close each business day (or 4:00 PM ET on business days when the market is closed and the Fedwire Funds Service is operating) these debits will be settled at the market close using the following sources, in this order:

1. any Intra-day Free Credit Balances,
2. proceeds from the sale of your core position at the market close,
3. redemption proceeds from the sale of any shares of a Fidelity money market mutual fund held in the account that maintains a stable (i.e., \$1.00/share) net asset value and is not subject to a liquidity fee or similar fee or assessment, and
4. if you have a margin account, any margin surplus available, which will increase your margin balance

There will be an additional sweep early in the morning prior to the start of business on each business day, and certain unsettled debits in your account along with debits associated with certain actual or anticipated transactions that would otherwise generate a debit in your account during the business day will be settled using redemption proceeds from the sale your core position early in the morning prior to the start of business.

If you Utilize the Bank Sweep as your Core Position

If you utilize the Bank Sweep as your core position and there are debits in your account generated by account activity occurring prior to NFS' nightly processing cycle these debits will be settled using the following sources, in this order:

1. any Intra-day or After-hours Free Credit Balances,
2. proceeds from the withdrawal of Program Deposits occurring on the next business day (not including bank holidays or days on which the New York Stock Exchange is closed, such as Good Friday),
3. redemption proceeds from the sale of any shares of a Fidelity money market mutual fund held in the account that maintains a stable (i.e., \$1.00/share) net asset value and is not subject to a liquidity fee or similar fee or assessment, and
4. if you have a margin account, any margin surplus available, which will increase your margin balance

In addition, early in the morning prior to the start of business on each business day, certain unsettled debits in your account along with debits associated with certain actual or anticipated transactions that would otherwise generate a debit in your account during the business day will be settled using proceeds from the withdrawal of Program Deposits occurring that business day (not including bank holidays or days on which the New York Stock Exchange is closed, such as Good Friday).

You understand that if you utilize the Bank Sweep as your core position and in the event, you have Cash Balances in the MMKT Overflow, the Cash Balances will first be debited from the MMKT Overflow Fund, then from Program Banks. Contact your Broker-Dealer for more information.

If you Utilize the Interest-Bearing Option ("FCASH") as your Core Position

If I utilize the Interest-Bearing option as your core position and there are debits in your account generated by account activity occurring prior to NFS' nightly processing cycle these debits will be settled using the following sources, in this order:

1. any Intra-day or After-hours Free Credit Balances,
2. funds held in FCASH,
3. redemption proceeds from the sale of any shares of a Fidelity money market mutual fund held in the account that maintains a stable (i.e., \$1.00/share) net asset value and is not subject to a liquidity fee or similar fee or assessment, and
4. if you have a margin account, any margin surplus available, which will increase your margin balance

In addition to the foregoing, we may turn to the following sources:

- redemption proceeds from the sale of any shares of a Fidelity money market mutual fund held in another non-retirement account with the same registration (which you authorize us to sell for this purpose when you sign the application)
- any securities in any other account at NFS in which you have an interest

If you want to opt out of the foregoing, please contact your Broker-Dealer for more information. In the event that your account does not contain sufficient cash, NFS may liquidate securities to satisfy a court order, levy, or any other legal process payment.

In the event you hold a money market fund in your account that is held outside of your core account that is subject to a liquidity fee or redemption gate (as described in more detail in the fund's prospectus), upon notice to NFS by the fund that a liquidity fee or redemption gate has been imposed, the cash available and running collective balance in your account will be reduced by the amount of the value of the impacted money market fund. Payment of debit items from your account will continue to be paid as described in this agreement, but NFS will only pay items from a money market fund that has imposed a liquidity fee as part of that payment process after the other sources are attempted.

You acknowledge that if a money market fund held in your account imposes a liquidity fee or redemption gate, the money market fund may not provide NFS with much, if any, advance notice of such liquidity fee or redemption gate. As a result, you may not be notified of such liquidity fee or redemption gate when you submit a trade. However, as instructed by the fund (and disclosed in the fund prospectus), your trade will be subject to such liquidity fee or redemption gate, and it may be applied to your trade retroactively.

Interest on any margin debt will accrue beginning the day credit is extended and is subject to the terms of the Supplemental Application for NFS Margin Account Privileges. Money market fund shares used to pay debits are redeemed at the NAV in effect at the time.

Resolving Unpaid Debts or Other Obligations

If your available balance is not enough to satisfy a given debit, we and NFS reserve the right to take action as we see fit, including any of the following:

- decline to honor the debit, which may result in fees (such as a returned check fee) or other consequences for you
- if you have a margin account and the unsatisfied debit is for a securities purchase, draw on the available balance of another account of yours that we hold

If you have a margin account, we or NFS may transfer to that account any unresolved debit from other accounts of yours.

Note that at any time, we or NFS may reduce your available balance based on obligations that have been incurred but not yet debited.

It is important to understand that we and NFS have additional choices for resolving unsatisfied obligations. Like many other securities brokers, we and NFS reserve the right to sell, transfer, or otherwise use any assets or other property in which you have an interest — either currently or at any other time — to discharge any obligations you may have to us or NFS (including unmatured and contingent obligations), and to do so without further notice or demand. For example, if you have bought securities but not paid for them, we or NFS may sell them ourselves and use the proceeds to settle the purchase.

We or NFS may also use property to satisfy a margin deficiency or other obligation, whether or not we or NFS have made advances in connection with this property. This provision extends to any property held by you or carried for any account of yours, including any credit balances, assets, and contracts, as well as shares of any mutual funds or other investment companies for which we, NFS, or an affiliate of either one provides management or administrative services. Although we or NFS may use other methods when we determine they may be more appropriate, we or NFS reserve the right to use the provisions described in this section at any time, except in cases involving retirement accounts when these provisions would conflict with the Employee Retirement Income Security Act of 1974 (ERISA) or the Internal Revenue Code of 1986, both as amended.

When street name or bearer securities held for you are subject to a partial call or partial redemption by the issuer, NFS may or may not receive an allocation of called/redeemed securities by the issuer, transfer agent and/or depository. If NFS is allocated a portion of the called/redeemed securities, NFS utilizes an impartial lottery allocation system (the "Lottery Process"), in accordance with applicable rules, that randomly selects the securities within customer accounts that will be called/redeemed. NFS's allocations are not made on a pro rata basis and it is possible for you to receive a full or partial allocation, or no allocation. You have the right to withdraw uncalled fully paid securities at any time prior to the cutoff date and time established by the issuer, transfer agent and/or depository with respect to the partial call, and also to withdraw excess margin securities provided your account is not subject to restriction under Regulation T or such withdrawal will not cause an undermargined condition. A more detailed description of the Lottery Process may be accessed by visiting <http://www.mybrokerageinfo.com> and clicking on "Callable Securities Lottery."

You may also request a hard copy of the Lottery Process by writing to National Financial Services LLC, P.O. Box 770001, Cincinnati, OH 45277.

Use of Funds Held Overnight

As compensation for services provided with respect to accounts, NFS receives use of: amounts from the sale of securities prior to settlement; amounts that are deposited in the accounts before investment; and disbursement amounts made by check prior to the check being cleared by the bank on which it was drawn. Any above amounts will first be netted against outstanding account obligations. The use of such amounts may generate earnings (or "float") for NFS or instead may be used by NFS to offset its other operational obligations. Information concerning the time frames during which NFS may have use of such amounts and rates at which float earnings are expected to accrue is provided as follows:

- (1) **Receipts.** Amounts that settle from the sale of securities or that are deposited into an account (by wire, check, EFT or other means) will generally be invested in the account's core account investment vehicle by close of business on the business day following NFS's receipt of such funds. NFS gets the use of such amounts from the time it receives funds until the core account purchase settles on the next business day. Note that amounts disbursed from an account (other than as referenced in Section (2) below) or purchases made in an account will result in a corresponding "cost" to NFS. This occurs because NFS provides funding for these disbursements or purchases one day prior to the receipt of funds from the account's core account. These "costs" may reduce or eliminate any benefit that NFS derived from the receipts described previously.
- (2) **Disbursements.** NFS gets the use of amounts disbursed by check from accounts from the date the check is issued by NFS until the check is presented and paid.
- (3) **Float Earnings.** To the extent that such amounts generate float earnings, such earnings will generally be realized by NFS at rates approximating the Target Federal Funds Rate.

Transaction Settlement Deadlines

Unless notified to the contrary, you need to pay for all transactions by 2 p.m. Eastern Time on the settlement date, and deliver all securities in time for us to receive them one business day before the settlement date. We and NFS reserve the right to cancel or liquidate, at your risk, any transaction not settled in a timely way.

Bank Wires and EFT Transactions

Bank wire transfers to your bank are normally processed the same day, depending on the time received. A wire may be for between \$10,000 and \$999,999,999.99.

EFTs are normally completed within three business days of your request. Money deposited via EFT is normally not available for withdrawal for four business days. An EFT transfer may be for between \$10 and \$999,999,999.99. The two accounts involved in an EFT transaction must have at least one owner's name in common (and that name must match exactly).

For EFT transactions, you hereby grant us limited power of attorney for purposes of redeeming any shares in your accounts (with the right to make any necessary substitutions), and direct us to accept any orders to make payments to an authorized bank account and to fulfill these orders through the redemption of shares in your account. You agree that the above appointments and authorizations will continue until either the account is terminated, we receive written notice of any change, or we have sent 30 days' written notice to your account's address of record indicating that we will cease to act as agents to the above appointments.

Checkwriting

When you request (and are approved for) checkwriting, your checks will be drawn on an account at BNY Mellon. If you write a check and your collected balance (as defined in "Debits to Your Account") is not sufficient to honor the full amount, the check will be dishonored and neither BNY Mellon nor we are liable to you for any consequences.

Checkwriting is covered by its own Checkwriting and Debit Card Agreement and Disclosure Statement, which are mailed to you. Although these documents are provided separately, they are incorporated herein by reference (are legally considered part of this agreement).

You are responsible for reviewing your confirmations and statements for your account and for monitoring all of your check transactions for accuracy, including for any unauthorized transactions, such as forged

signatures. You are responsible for immediately notifying us of any inaccurate check transactions.

Debit Cards

When you request (and are approved for) a debit card, BNY Mellon will issue a card to you. Nonresident aliens are not eligible for the Visa Premier Access Rewards debit card.

Each debit card is covered by the Checkwriting and Debit Card Agreement and Disclosure Statement (see "Checkwriting") above.

As an account owner, you are responsible for:

- Any usage of any debit card on the account.
- Understanding the terms of the debit card agreement before you begin using the card.
- Advising any other card holders on your account that these agreements will apply to them, that they may be responsible for paying any charges you or other card holders fail to pay, and that their credit records may be affected by any activity on the account, whether attributable to them or not.

Total debit card transactions generally are limited to your collected balance, or to the following, whichever is lower:

- Total debit card transactions (including merchant transactions, authorizations, and ATM withdrawals): \$30,000 per day.
- Total ATM cash withdrawals per day: \$1,500 (some ATMs may impose lower daily limits).
- Any additional limits set by BNY Mellon or by a merchant, bank, or ATM processing a transaction.

Note that on any account, we typically reduce your collected balance as soon as a debit card transaction is authorized, whether or not the authorization results in an actual transaction.

Premier Rewards Cash Back Program

The Premier Rewards Cash Back Program ("Cash Back Program") pays interest on eligible debit card purchases. The program is available automatically to users of the Premier Rewards Debit Card, but does not apply to:

- Cash advances and cash withdrawals
- Purchases made before July 1, 2006
- Debit card purchases posted to an account that has been converted to a classic card or closed

Interest accrues each day at that day's FCASH rate (currently the Federal Funds target rate minus 100 basis points (1.00%)), starting when a purchase is posted to your core account. Friday's rate is also used for Saturday and Sunday. We set the interest rate at our discretion and can change it without notice.

On the last business day of the month (or the day your account is converted to a classic card or closed, if that happens first), the interest you have accrued is totaled and credited to your account. The "Premier Rewards Cash Back" section of your monthly statement summarizes your current and year-to-date interest credits for the current statement period and year-to-date, while the "Other Additions and Withdrawals" section of the statement shows the actual interest credit transactions.

Note that interest is taxable as "Other Income," will be reported on tax form 1099 MISC, and is subject to standard tax withholding. Consult your tax advisor if you have any questions. If I have questions regarding the way interest payments are reflected on your statement, I understand that I should consult with your investment representative.

Margin Credit

(Applies only if you have margin on your account)

A margin account lets you borrow money from NFS, using as collateral eligible securities that are in your account. A margin account is designed primarily to finance additional purchases of securities, although it can also provide overdraft protection for your cash management activities.

Margin privileges on a Non-Prototype Plan Account or IRA may be limited to purchasing or selling securities. Securities purchased on margin may be considered "debt-financed property" and subject to unrelated business taxable income (UBTI). Any filing or taxes due, including UBTI, are the responsibility of the plan's trustee or IRA custodian.

Non-Purpose Loans are not permitted on Non-Prototype Plan or IRA accounts.

Margin offers both potential benefits and risks and is not appropriate for all investors. Unless you indicate otherwise on your form, you

will be considered for margin credit. Consult your Broker-Dealer, Financial Representative or Investment Professional ("investment representative") if you have questions about whether margin is appropriate for you. Margin is not available on UGMA/UTMA, estate or retirement accounts. For the purposes of this Agreement, assets in any Bank Deposit Sweep Program are deemed to be part of your brokerage account and are treated as cash deposits.

If your account is approved for margin, you agree that all marginable assets will be held in a margin account, unless you tell us to the contrary (precious metals are not marginable). Money in your core account, and any cash dividends paid on marginable securities, are automatically applied to your margin debt every month.

When you borrow on margin, you agree to maintain the level of margin collateral we require (which we may change at any time).

Should we believe it necessary to protect our interests, we may take any or all of the following steps:

- Sell, transfer, convert, withdraw or assign such assets or property to satisfy a margin deficiency or other obligation whether or not you have made advances with respect to such property.
- Buy assets, or contracts, as applicable, in which your account or accounts may be short, in order to close out in whole or in part any commitment on your behalf.
- Place stop orders with respect to these securities.

How and when we can take these steps:

- At any time, during regular market hours or otherwise.
- For any cause, such as high market volatility, an account owner's death or petition for bankruptcy, an attachment, or a stock exchange order.
- Through any market we choose, such as any stock exchange, public auction, or private sale, including buying assets on our own behalf.
- With or without advertising.

Although we may consider any requests or offers you make in connection with our taking these steps, we have no obligation to accommodate them.

Note that property in a margin account may be pledged or re-pledged, hypothecated (loaned) or re-hypothecated, either separately or in common with any other property, for as much as your obligation to us or more, without our having to retain a like amount of similar property in our control for delivery. NFS may use certain securities in your account in connection with short sales and may receive compensation in connection therewith. Also, we may at any time, and without notice to you, transfer any property between any of your accounts, whether individual or joint, or from any of your accounts to any account you guarantee.

Note that in a Transfer on Death account, margin balances are not transferrable. Prior to transferring the account to the beneficiaries, we will satisfy any margin debt by liquidating our choice of securities in the account.

Important Information about Margin and Its Risks

When you buy securities in your account, you may pay for them in full or you may borrow part of the purchase price from us, using a margin account.

When you borrow on margin, the securities in your account become our collateral for the loan to you. A decline in the value of these securities is therefore a decline in the value of the collateral. We can respond in a variety of ways, as described below.

Before you make use of margin in any way, it's essential to fully understand the risks involved. These risks include:

- **You can lose more money than you deposited in your margin account.** If securities you bought on margin go down in price, you may face a "margin call," meaning you have to deposit more money or marginable securities.
- **NFS can set stricter margin requirements than the industry minimum, and can increase these "house" requirements without advance notice.** An increase may take effect immediately and may trigger a maintenance margin call.
- **If you cannot meet a margin call, NFS can force the sale of assets in your account(s).** If the equity in your account falls below either industry minimums or NFS's house requirements, NFS can cover the deficiency by selling securities or other assets in any account of yours at NFS (including accounts at other NFS affiliates). If these assets are insufficient, you will be responsible for making up any shortfall, and potentially for paying NFS's costs for collecting the shortfall as well.

- **NFS can sell assets in your account without contacting you.** While NFS generally attempts to notify customers of margin calls, it is not required to do so. Even if you are notified, NFS can still sell assets before the time indicated in the notice, if it believes such action is warranted.
- **You are not entitled to choose which securities are sold to meet a margin call.** Because your accounts form NFS's collateral for its loan to you, the choice of what to sell is NFS's.
- **You are not entitled to a time extension on a margin call.** While NFS may grant you an extension, it is not required to do so.
- **Short selling is a margin account transaction and entails the same risks as described above.** NFS can use your account to buy securities to cover a short position without contacting you. If you don't have sufficient assets, you are responsible for the shortfall and collection costs.
- **NFS can loan out (to itself or others) the securities that collateralize your margin borrowing, and can loan you securities to cover your short sales.** If it does, you may not be entitled to receive, with respect to securities that are lent, certain benefits that normally accrue to a securities owner, such as the ability to exercise voting rights, or to receive interest, dividends, or other distributions. Although you may receive substitute payments in lieu of distributions, these payments may not receive the same tax treatment as actual interest, dividends, or other distributions, and you may therefore incur additional tax liability for substitute payments. NFS may allocate substitute payments by lottery or in any other manner permitted by law, rule, or regulation. Note that any substitute payments NFS makes are voluntary, and may be discontinued at any time.
- **Checkwriting and debit card services may increase your risk of a margin call.** Any debits that are posted to your account when no income or core account assets are available will drive up your margin balance.

Additional terms concerning margin appear elsewhere in this agreement, particularly in "Agreement Features and Policies," "Fees and Other Costs," and "Terms Concerning This Agreement."

If you have any questions or concerns about your margin account or margin generally, contact NFS.

Fees and Other Costs

The features and services provided in connection with your account generally involve fees, expenses, or other costs. These fees and costs may vary with account balance, account activity, and usage of features or services. All fees and costs are charged to your core account.

A partial list includes fees or costs for:

- Account maintenance (annual fee, for Premier Access accounts)
- Debit cards (for Premier Rewards debit cards only)
- ATM usage fees
- Check reorders
- Stop payment requests, dishonored checks, copies of checks, or excessive checkwriting activity
- Interest on any margin debt you incur (see below)

Margin Interest

In determining your debit balance and interest rate, we combine the margin balances in all of your accounts except short accounts and income accounts. We then compute interest for each account based on the rate resulting from averaging the daily debit balances during the interest period. Interest is charged from the date we extend you credit.

For all margin borrowing — regardless of what you use it for — we charge interest at an annual rate that is based on two factors: our base rate, and your average debit balance. Interest on debit balances is computed by multiplying the average daily debit balance of the account by the applicable interest rate in effect and dividing by 360, times the number of days a daily debit balance was maintained during the interest period.

The minimum base rate for the purposes of determining interest to be applied for any credit extended or maintained based on the Federal Funds Target or Overnight Bank Funding rate shall not fall below 0.00%, 1.75% for the Call Money rate and 3.00% for the Prime rate.

For more complete information on margin interest, including the formula we use for calculating interest, see the attached Disclosure of Credit Terms on Transactions.

Interest you pay on the margin debit balance in your account may be shared between your broker/dealer and NFS.

Monitoring Your Account

As an account owner, you are responsible for monitoring your account. This includes making sure that all transactions are accurate and that you are receiving confirmations, account statements, and any other expected communications. It also includes reviewing these documents to see that information about your account is accurate and contains nothing suspicious. You understand that NFS does not monitor your account for you and has no duty to advise you of any issue regarding your account or us.

If you have a Bank Deposit Sweep Program as your core account investment vehicle, you are responsible for monitoring the total amount of your assets on deposit with each Bank in the Bank Deposit Sweep Program (including amounts in other accounts at each Bank held in the same right and legal capacity) in order to determine the extent of deposit insurance coverage available to you. If you are a trustee or other fiduciary, you are responsible for determining the application of the insurance rules for the account and its beneficiaries.

So long as we or NFS send communications to you at the physical or electronic address of record given on the application, or to any other address given to us by an owner, the communications are legally presumed to have been delivered, whether you actually received them or not. In addition, confirmations are legally presumed to be accurate unless you specifically tell us otherwise within five days of when they were sent to you; account statements, within ten days.

If you have not received a communication you expected, or if you have a question or believe you have found an error in any communication from us, telephone us immediately, then follow up with written notice.

Limits of Responsibility

Your Broker/Dealer and NFS are not liable for any losses caused directly or indirectly by government restrictions, exchange or market rulings, suspension of trading, war, strikes, or other conditions beyond our control, such as extreme market volatility or trading volumes.

Indemnification

You agree to indemnify us and NFS from, and hold us harmless for, any losses (as defined in "Limits of Responsibility") resulting from your actions or failures to act, whether intentional or not, including losses resulting from actions taken by third parties.

Beyond taking reasonable steps to verify the authenticity of instructions, we have no obligation to inquire into the purpose, wisdom, or propriety of any instruction we receive.

Terms Concerning This Agreement

Applicability

This agreement is the only agreement between you and us concerning its subject matter, and covers all brokerage accounts that you, at whatever time, open, reopen, or have opened with us. In addition, if you have already entered into any agreements concerning services or features that relate to this account, or if you do so in the future, this agreement incorporates by reference the terms, conditions, and policies of those agreements. In the case of any conflict between this agreement and an agreement for a particular service or feature, the service or feature agreement will prevail.

Governing Laws and Policies

This agreement and its enforcement are governed by the laws of the Commonwealth of Massachusetts, except with respect to its conflicts-of-law provisions.

All transactions through NFS are subject to the rules, guidelines, and customs of the marketplace where they are executed, and those of any clearing facility NFS may use, as well as applicable state and federal laws and any NFS trading policies and limitations that are in effect at the time.

Modification and Enforcement

We may amend this agreement at any time. This may include changing, dropping, or adding fees and policies, changing features and services or the entities that provide them, and limiting the usage or availability of any feature or service, within the limits of applicable laws and regulations. Although it is our policy to send notice to account owners of any material changes, we are not obligated to do so in most cases. Outside of changes originating in these ways, no provision of this agreement can be amended or waived except in writing by one of our authorized representatives.

We or NFS may transfer our interests in this account or agreement to any of our successors and assigns, whether by merger, consolidation, or otherwise. You may not transfer your interests in your account or agreement except with our prior written approval, or through inheritance, corporate dissolution, or similar circumstance, as allowed

by law, in which case any rights and obligations in existence at the time will accrue to, and be binding on, your heirs, executors, administrators, successors, or assigns.

We or NFS may enforce this agreement against any and all account owners. Although we or NFS may not always enforce certain provisions of this agreement, both parties retain the full right to do so at any time.

If any provision of this agreement is found to be in conflict with applicable laws, rules, or regulations, either present or future, that provision will be enforced to the maximum extent allowable, or made to conform, as the case may be. However, the remainder of this agreement will remain fully in effect.

If for any reason (such as the termination of a contract between us and NFS) your account is held directly by NFS, it may be restricted, and there may be new or different fees and commissions. Examples of restrictions include the ability to place sell orders only and the loss of electronic trading.

NFS may offset regulatory transaction or activity fees that are assessed by certain self-regulatory organizations or regulatory authorities against NFS ("Activity Assessment Fees"). You acknowledge that NFS has the right to determine such offset of Activity Assessment Fees in its sole and exclusive discretion and that such offset of Activity Assessment Fees may differ from or exceed the regulatory transaction or activity fees in connection with your transactions. Such differences may be caused by various factors including, among other things, the rounding methodology used by NFS, the use of allocation accounts, transactions or settlement movements for which a regulatory transaction or activity fee may not be assessed, differences between the dates of fee rate changes and various other reasons. You acknowledge that NFS has made no representation that Activity Assessment Fees assessed to you will equal the regulatory transaction fees assessed against NFS in respect of or resulting from your transactions.

Termination

We or NFS can terminate your account or this agreement at any time, for any reason, upon written notice to you. You can close your account, or terminate any optional feature, by notifying us in writing or calling us on a recorded line. When an account is closed, all debit cards, checkwriting, and other features associated with it are terminated.

Regardless of how or when your account is closed, you will remain responsible for all unpaid obligations of your account. This includes charges, debit items, or other transactions you initiated or authorized, whether arising before or after termination, as well as any fees incurred but not yet charged to your account. Payment for these obligations will be deducted from your final account balance.

Your account balance and certain uncashed checks issued from your account may be transferred to a state unclaimed property administrator if no activity occurs in the account or the check remains outstanding within the time period specified by the applicable state law.

In the event that we or NFS determine that the Bank Deposit Sweep Program is no longer an eligible core account investment vehicle, you authorize the withdrawal of your account balance from the Bank Deposit Sweep Program and agree that such funds may be invested in a different core account investment vehicle at the sole discretion of us or NFS. You understand and agree that the new core account investment vehicle (i) may not be a Bank Deposit Sweep Program, (ii) may not be eligible for FDIC insurance and (iii) may not provide the same interest rate and/or rate of return as your previous core account investment vehicle. In the event of such occurrence, you may contact your Broker/Dealer for information on any such core account investment vehicle.

Customer Identification Program Notice

To help the government fight financial crimes, Federal regulation requires your Broker/Dealer and us to obtain your name, date of birth, address, and a government-issued ID number before opening your account, and to verify the information. In certain circumstances, we may obtain and verify comparable information for any person authorized to make transactions in an account. Also, Federal regulation requires us to obtain and verify the beneficial owners and control persons of legal entity customers. Requiring the disclosure of key individuals who own or control a legal entity helps law enforcement investigate and prosecute crimes. Your account may be restricted or closed if we or your Broker/Dealer cannot obtain and verify this information. We or your Broker/Dealer will not be responsible for any losses or damages (including, but not limited to, lost opportunities) that may result if your account is restricted or closed.

NFS does not permit bearer-share entity accounts known to NFS on its platform. If it comes to NFS's attention that an entity account has issued or is permitted to issue bearer shares, NFS will restrict the account to permit liquidations only.

Pre-Dispute Arbitration Clause

This agreement contains a pre-dispute arbitration clause. Under this clause, which becomes binding on all parties when you sign your account application, you, your Broker/Dealer, and NFS agree as follows:

- A. All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- B. Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- C. The ability of the parties to obtain documents, witness statements, and other discovery is generally more limited in arbitration than in court proceedings.
- D. The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- E. The panel of arbitrators may include a minority of arbitrators who were or are affiliated with the securities industry.
- F. The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- G. The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

All controversies that may arise between you, your Broker/Dealer and NFS concerning any subject matter, issue or circumstance whatsoever (including, but not limited to, controversies concerning any account, order, distribution, rollover, advice interaction or transaction, or the continuation, performance, interpretation or breach of this or any other agreement between you, your Broker/Dealer and NFS

whether entered into or arising before, on or after the date this account is opened) shall be determined by arbitration in accordance with the rules then prevailing of the Financial Industry Regulatory Authority (FINRA) or any United States securities self-regulatory organization or United States securities exchange of which the person, entity or entities against whom the claim is made is a member, as you may designate. If you designate the rules of a United States self-regulatory organization or United States securities exchange and those rules fail to be applied for any reason, then you shall designate the prevailing rules of any other United States securities self-regulatory organization or United States securities exchange of which the person, entity or entities against whom the claim is made is a member. If you do not notify your Broker/Dealer in writing of your designation within five (5) days after such failure or after you receive from your Broker/Dealer a written demand for arbitration, then you authorize your Broker/Dealer and/or NFS to make such designation on your behalf. The designation of the rules of a United States self-regulatory organization or United States securities exchange is not integral to the underlying agreement to arbitrate. You understand that judgment upon any arbitration award may be entered in any court of competent jurisdiction.

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; or (ii) the class is decertified; or (iii) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.

Disclosure of Credit Terms on Transactions

NFS Copy

Dear Customer:

Securities and Exchange Commission Rule 10b-16 requires a broker who extends credit to a customer in connection with any security transaction to furnish the customer specified information describing the terms, conditions and methods pursuant to which interest charges are made to customers' accounts. This statement is sent to you in conformity with that rule.

Interest will be charged on all accounts for any credit extended to or maintained for customers by the firm for the purpose of purchasing, carrying or trading in securities or otherwise.

The annual rate of interest you will be charged may vary from a minimum of 0.75% to a maximum of 2.0% above the brokers' call money rate, depending upon the amount of your average debit balance.

Current rates are as follows:

Average Debit Balance	Interest to be Charged Above Brokers' Call Money Rate
\$0 — \$4,999	2.00%
\$5,000 — \$9,999	1.75%
\$10,000 — \$14,999	1.50%
\$15,000 — \$19,999	1.25%
\$20,000 — \$24,999	1.00%
\$25,000 and over	0.75%

In determining the daily debit balance and the resulting rate of interest we will combine the margin account balances in all accounts, except Type 3-Short Accounts and Type 9-Income Accounts. Interest is then computed for each account based on the rate resulting from averaging the daily debit balances during the interest period.

Your rate of interest will be changed without notice in accordance with changes in the brokers' call money rate and in your average debit balance. When your interest rate is to be increased for any other reason, you will be given at least 30 days' written notice. If brokers' call is expressed as a range, NFS may apply the highest end of the range.

Your monthly statement will show the dollar amount of interest and the interest rate charged to your account. There will be no interest charge reflected on your statement if your monthly charge is less than \$1.00. An interest cycle will cover the period beginning with the first business day following the 20th of each month.

All securities or other property held by us in any of your accounts are collateral for any debit balances. A lien is created by those debits to secure the amount of money owed to us. This means securities or other assets in any of your accounts can be sold, withdrawn, transferred or converted to reduce or liquidate entirely any debit balances in your accounts, as authorized in your Margin Account Agreement.

If there is a decline in the market value of the securities or other assets which are collateral for your debits, it may be necessary for us to request additional margin. Ordinarily, a request for additional margin will be made when the equity in the

margin account (the market value of the securities in the account in excess of the debit balances) falls below our margin maintenance requirements, which may change from time to time without notice. We retain the right to require additional margin any time we deem it desirable. Margin calls can be met by delivery of cash or additional securities.

Other Charges. Separate charges at an annual rate of 2.0% above brokers' call money rate may be made in the Type 1-Cash Account in connection with:

- a) Prepayments (by approval only) — payments to a customer of the proceeds of a security sale before the regular settlement date.
- b) "When-Issued" transactions — when the market price of the "when-issued" security deteriorates from the customer's contract price by an amount that exceeds the customer's cash deposit, interest may be charged on such excess.
- c) Late payments — payments for securities purchased which are received past settlement date.

Interest Computation. Interest on debit balances is computed by multiplying the average daily debit balance of the account by the applicable interest rate in effect and dividing by 360, times the number of days a daily debit balance was maintained during the interest period. Interest charged during the interest period is the total of such daily computations. The daily debit balance of the account is the aggregate daily debit balance for all accounts other than your Type 3-Short and Type 9-Income Accounts.

Example: Brokers' Call Money Rate of 9.75% — Applicable Interest Rate 11.5%

Date	Daily Debit Balance
June 17	\$ 0
June 18	5,000
June 19	10,500
June 20	8,000
<hr/>	
Total of 3 Days	\$23,500

\$23,500 divided by 3 equals 7,833 (daily average balance), times 11.5% (applicable rate) divided by 360 equals \$2.50 (the daily interest charge), times 3 (the number of days account had a net debit balance during the interest period) equals an interest charge of \$7.51.

Marking to Market. The credit balance in the Type 3-Short Account will be decreased or increased in accordance with the corresponding market values of all short positions. Corresponding debits or credits will be posted to the Type 2-Margin Account. These entries in the Type 2-Margin Account will, of course, affect the balance on which interest is computed. Credits in your Type 3-Short Account, other than Marking to Market, will not be utilized to offset your Type 2-Margin Account balance for interest computation.

Notice to Customers

Financial Industry Regulatory Authority, Inc. rule 4311 requires that your Broker/Dealer and NFS allocate between them certain functions regarding the administration of your brokerage account. The following is a summary of the allocation services performed by your Broker/Dealer and NFS. A more complete description is available upon request.

Your Broker/Dealer is responsible for: (1) obtaining and verifying brokerage account information and documentation, (2) opening, approving and monitoring your brokerage account, (3) transmitting timely and accurate instructions to NFS with respect to your brokerage account, (4) determining the suitability of investment recommendations and advice, (5) operating and supervising your brokerage account and its own activities in compliance with applicable laws and regulations, including compliance with margin rules pertaining to your margin account, and (6) maintaining of required books and records for the services it performs.

NFS shall, at the direction of your Broker/Dealer: (1) execute, clear and settle transactions processed through NFS by your Broker/Dealer, (2) prepare and send transaction confirmations and periodic statements of your brokerage account (unless your Broker/Dealer has undertaken to do so). Certain pricing and other information may be provided by your Broker/Dealer or obtained from third parties, which has not been verified by NFS, (3) act as custodian for funds and securities received by NFS on your behalf, (4) follow the instructions of your Broker/Dealer with respect to transactions and the receipt and delivery of funds and securities for your brokerage account, and (5) extend margin credit for purchasing or carrying securities on margin. Your Broker/Dealer is responsible for ensuring that your brokerage account is in compliance with federal, industry and NFS margin rules, and for advising you of margin requirements. NFS shall maintain the required books and records for the services it performs.

BY SIGNING THIS APPLICATION I ACKNOWLEDGE THAT MY SECURITIES MAY BE LOANED TO YOU OR OTHERS AND THAT I HAVE READ AND RETAINED A COPY OF THE MARGIN DISCLOSURE STATEMENT AND MARGIN AGREEMENT. I understand that this account is governed by a pre-dispute arbitration agreement which appears on the last page of the Margin Account Agreement.

<p>X 1. ACCOUNT HOLDER SIGNATURE _____ DATE mm/dd/yyyy</p>	<p>X 3. JOINT ACCOUNT HOLDERS (IF ANY) _____ DATE mm/dd/yyyy</p>
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<p>X 2. JOINT ACCOUNT HOLDERS SIGNATURE (IF ANY) _____ DATE mm/dd/yyyy</p>	<p>X 4. JOINT ACCOUNT HOLDERS (IF ANY) _____ DATE mm/dd/yyyy</p>
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National Financial Services LLC, Member NYSE, SIPC

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Disclosure of Credit Terms on Transactions

Customer Copy

Please keep this document for your records

Dear Customer:

Securities and Exchange Commission Rule 10b-16 requires a broker who extends credit to a customer in connection with any security transaction to furnish the customer specified information describing the terms, conditions and methods pursuant to which interest charges are made to customers' accounts. This statement is sent to you in conformity with that rule.

Interest will be charged on all accounts for any credit extended to or maintained for customers by the firm for the purpose of purchasing, carrying or trading in securities or otherwise.

The annual rate of interest you will be charged may vary from a minimum of 0.75% to a maximum of 2.0% above the brokers' call money rate, depending upon the amount of your average debit balance.

Current rates are as follows:

Average Debit Balance	Interest to be Charged Above Brokers' Call Money Rate
\$0 — \$4,999	2.00%
\$5,000 — \$9,999	1.75%
\$10,000 — \$14,999	1.50%
\$15,000 — \$19,999	1.25%
\$20,000 — \$24,999	1.00%
\$25,000 and over	0.75%

In determining the daily debit balance and the resulting rate of interest we will combine the margin account balances in all accounts, except Type 3-Short Accounts and Type 9-Income Accounts. Interest is then computed for each account based on the rate resulting from averaging the daily debit balances during the interest period.

Your rate of interest will be changed without notice in accordance with changes in the brokers' call money rate and in your average debit balance. When your interest rate is to be increased for any other reason, you will be given at least 30 days' written notice. If brokers' call is expressed as a range, NFS may apply the highest end of the range.

Your monthly statement will show the dollar amount of interest and the interest rate charged to your account. There will be no interest charge reflected on your statement if your monthly charge is less than \$1.00. An interest cycle will cover the period beginning with the first business day following the 20th of each month.

All securities or other property held by us in any of your accounts are collateral for any debit balances. A lien is created by those debits to secure the amount of money owed to us. This means securities or other assets in any of your accounts can be sold, withdrawn, transferred or converted to reduce or liquidate entirely any debit balances in your accounts, as authorized in your Margin Account Agreement.

If there is a decline in the market value of the securities or other assets which are collateral for your debits, it may be necessary for us to request additional margin. Ordinarily, a request for additional margin will be made when the equity in the margin

account (the market value of the securities in the account in excess of the debit balances) falls below our margin maintenance requirements, which may change from time to time without notice. We retain the right to require additional margin any time we deem it desirable. Margin calls can be met by delivery of cash or additional securities.

Other Charges. Separate charges at an annual rate of 2.0% above brokers' call money rate may be made in the Type 1-Cash Account in connection with:

- Prepayments (by approval only) — payments to a customer of the proceeds of a security sale before the regular settlement date.
- "When-Issued" transactions — when the market price of the "when-issued" security deteriorates from the customer's contract price by an amount that exceeds the customer's cash deposit, interest may be charged on such excess.
- Late payments — payments for securities purchased which are received past settlement date.

Interest Computation. Interest on debit balances is computed by multiplying the average daily debit balance of the account by the applicable interest rate in effect and dividing by 360, times the number of days a daily debit balance was maintained during the interest period. Interest charged during the interest period is the total of such daily computations. The daily debit balance of the account is the aggregate daily debit balance for all accounts other than your Type 3-Short and Type 9-Income Accounts.

Example: Brokers' Call Money Rate of 9.75% — Applicable Interest Rate 11.5%

Date	Daily Debit Balance
June 17	\$ 0
June 18	5,000
June 19	10,500
June 20	8,000
Total of 3 Days	\$23,500

\$23,500 divided by 3 equals 7,833 (daily average balance), times 11.5% (applicable rate) divided by 360 equals \$2.50 (the daily interest charge), times 3 (the number of days account had a net debit balance during the interest period) equals an interest charge of \$7.51.

Marking to Market. The credit balance in the Type 3-Short Account will be decreased or increased in accordance with the corresponding market values of all short positions. Corresponding debits or credits will be posted to the Type 2-Margin Account. These entries in the Type 2-Margin Account will, of course, affect the balance on which interest is computed. Credits in your Type 3-Short Account, other than Marking to Market, will not be utilized to offset your Type 2-Margin Account balance for interest computation.

Notice to Customers

Financial Industry Regulatory Authority, Inc. rule 4311 requires that your Broker/Dealer and NFS allocate between them certain functions regarding the administration of your brokerage account. The following is a summary of the allocation services performed by your Broker/Dealer and NFS. A more complete description is available upon request.

Your Broker/Dealer is responsible for: (1) obtaining and verifying brokerage account information and documentation, (2) opening, approving and monitoring your brokerage account, (3) transmitting timely and accurate instructions to NFS with respect to your brokerage account, (4) determining the suitability of investment recommendations and advice, (5) operating and supervising your brokerage account and its own activities in compliance with applicable laws and regulations, including compliance with margin rules pertaining to your margin account, and (6) maintaining of required books and records for the services it performs.

NFS shall, at the direction of your Broker/Dealer: (1) execute, clear and settle transactions processed through NFS by your Broker/Dealer, (2) prepare and send transaction confirmations and periodic statements of your brokerage account (unless your Broker/Dealer has undertaken to do so). Certain pricing and other information may be provided by your Broker/Dealer or obtained from third parties, which has not been verified by NFS, (3) act as custodian for funds and securities received by NFS on your behalf, (4) follow the instructions of your Broker/Dealer with respect to transactions and the receipt and delivery of funds and securities for your brokerage account, and (5) extend margin credit for purchasing or carrying securities on margin. Your Broker/Dealer is responsible for ensuring that your brokerage account is in compliance with federal, industry and NFS margin rules, and for advising you of margin requirements. NFS shall maintain the required books and records for the services it performs.

I ACKNOWLEDGE THAT MY SECURITIES MAY BE LOANED TO YOU OR OTHERS AND THAT I HAVE READ AND RETAINED A COPY OF THE MARGIN DISCLOSURE STATEMENT AND MARGIN AGREEMENT. I understand that this account is governed by a pre-dispute arbitration agreement which appears on the last page of the Margin Account Agreement.