

Lending Agreement

KEEP A COPY FOR YOUR RECORDS.
THIS IS YOUR LOANADVANCE LENDING AGREEMENT
WITH PERSHING LLC (“PERSHING”).

TO: PERSHING LLC

In consideration of your accepting and carrying for the undersigned one or more accounts introduced to you by my broker, bank, or other introducing firm (“Introducing Firm”), which Introducing Firm is intended to have the benefit and is a third party beneficiary of this agreement, the undersigned agrees as follows:

ROLE OF PERSHING

I understand that Pershing is the carrier of the accounts of the undersigned as clearing broker pursuant to a clearing agreement with the Introducing Firm. Until receipt from the undersigned of written notice to the contrary, Pershing may accept from the Introducing Firm, without inquiry or investigation, instructions concerning said accounts. Notices to the undersigned concerning LoanAdvance loan requirements or other matters related to the undersigned’s accounts usually will go through the undersigned’s Introducing Firm although direct notice to the undersigned with duplicate notice to the undersigned’s Introducing Firm may occur if market conditions, time constraints, or other circumstances require it. Pershing shall not be responsible or liable for any acts or omissions of the Introducing Firm or its employees. I understand that Pershing provides no investment advice, nor does Pershing give advice or offer any opinion with respect to the suitability of any transaction or order. I understand that my Introducing Firm is not acting as the agent of Pershing and I agree that I will in no way hold Pershing, its other divisions, and its officers, directors, agents, or affiliates liable for any trading losses incurred by me.

1. Applicable Rules and Regulations

All transactions for the undersigned shall be subject to the constitution, rules, regulations, customs, and usages of the exchange or market and its clearing house, if any, where executed by Pershing or its agents, including its subsidiaries and affiliates.

2. Definitions

For purposes of this agreement “securities, commodities, and other property,” as used herein shall include, but not be limited to money, securities, and commodities of every kind and nature and all contracts and options relating thereto, whether for present or future delivery.

3. Lien

All securities, commodities, and other property of the undersigned, which Pershing may at any time be carrying for the undersigned, or which may at any time be in Pershing’s possession or under Pershing’s control, shall be subject to a general lien and security interest in Pershing’s favor for the discharge of all of the undersigned’s indebtedness and other obligations to Pershing, without regard to Pershing having made any advances in connection with such securities and other property and without regard to the number of accounts the undersigned may have with Pershing. In enforcing its lien, Pershing shall have the discretion to determine which securities and property are to be sold and which contracts are to be closed. Securities and other property held in the undersigned’s retirement account(s) maintained by Pershing, which may include IRAs or qualified plans, are not subject to this general lien and such securities or other property may only be used to satisfy the undersigned’s indebtedness or other obligations to your Introducing Firm and/or Pershing related to the undersigned’s retirement account(s).



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4. Liquidation

If, in its discretion, Pershing considers it necessary for its protection to require additional collateral, or in the event that a petition in bankruptcy is filed, or an appointment of a receiver is filed by or against the undersigned, or an attachment is levied against the accounts of the undersigned, or in the event of the death of the undersigned, Pershing shall have the right to sell any or all securities, commodities, and other property in the accounts of the undersigned with Pershing, whether carried individually or jointly with others, to buy any or all securities, commodities, and other property which may be short in such accounts, to cancel any open orders, and to close any or all outstanding contracts, all without demand for collateral or additional collateral, notice of sale or purchase, or other notice or advertisement. Any such sales or purchases may be made at Pershing's discretion on any exchange or other market where such business is usually transacted, or at public auction or private sale, and Pershing may be the purchaser for its own account. It being understood that a prior demand, or call, or prior notice of the time and place of such sale or purchase shall not be considered a waiver of Pershing's right to sell or buy without demand or notice. To the extent permitted by law, the undersigned waive compliance with the provisions of Section 202 of the New York Lien Law, including notice of sale, advertisement and related provisions of Article 9 of the New York Lien Law.

5. Payment of Indebtedness Upon Demand and Liability for Costs of Collection

The undersigned shall at all times be liable for the payment upon demand of any debit balance or other obligations owing in any of the accounts of the undersigned with Pershing, and the undersigned shall be liable to Pershing for any deficiency remaining in any such accounts in the event of the liquidation thereof, in whole or in part, by Pershing or by the undersigned; and, the undersigned shall make payments of such obligations and indebtedness upon demand. The reasonable cost and expense of collection of the debit balance, recovery of securities, and any unpaid deficiency in the accounts of the undersigned with Pershing, including, but not limited to attorney's fees, incurred and payable or paid by Pershing, shall be payable to Pershing by the undersigned.

6. Pledge of Securities

All securities, commodities, and other property now or hereafter held, carried, or maintained by Pershing in its possession in any of the accounts of the undersigned may be pledged and repledged by Pershing from time to time, without notice to the undersigned, either separately or in common with other such securities, commodities, and other property for any amount due in the accounts of the undersigned, or for any greater amount, and Pershing may do so without retaining into its possession or control for delivery, a like amount of similar securities, commodities, or other property.

7. Credit Charges

The monthly debit balances or adjusted balances in the accounts of the undersigned with Pershing shall be charged, in accordance with its practice, with interest at a rate permitted by the laws of the State of New York, as further described in this agreement. It is understood that the interest charge made to the undersigned's account at the close of a charge period will be added to the opening balance for the next charge period unless paid.

8. LoanAdvance Account and LoanAdvance Credit Advances

LoanAdvance credit advances enable the undersigned to obtain credit secured by the securities, commodities, and other property now or hereafter held, carried, or maintained by the undersigned in Pershing's possession. Advances will be made in a special LoanAdvance account that is not a margin account. Pershing will establish in the LoanAdvance account, on behalf of the undersigned, a line of credit through which the undersigned may obtain credit advances. Each LoanAdvance disbursement will appear as a debit balance on the monthly statement of the account. The undersigned agrees that Pershing will charge interest on the debit balance and that Pershing

will require the undersigned to maintain securities, cash, or other property to secure repayment of funds advanced and interest due in accordance with procedures herein. In order to comply with state law, Pershing may require either that (i) the LoanAdvance account contain a minimum amount of securities, cash or other property to secure the LoanAdvance credit advances or (ii) the initial credit advance exceed a state minimum initial credit advance requirement. Credit advances may be obtained by any one of the undersigned with the understanding that all of the undersigned will be liable, jointly and severally, for repayment of the credit advances and interest thereon. Credit advances may be obtained up to a credit limit that Pershing will establish. The credit limit may fluctuate from time to time, based on the value of the collateral held in the LoanAdvance account or managed account(s) being used as collateral and Pershing's current collateral requirements. In addition, interest and fees assessed to the LoanAdvance account are considered an extension of credit and are taken into account when determining the available credit limit.

9. Limitations on LoanAdvance Credit Advances

LoanAdvance credit advances may be used for any lawful purpose other than to purchase, carry, or trade securities, to meet margin calls relating to securities purchases, or for reducing or retiring indebtedness incurred to purchase, carry, or trade securities. In addition, when the collateral and loan are held within the same brokerage account, only occasional collateral substitutions that occur on the same day are permitted, and transactions cannot increase the client's loan balance. With LoanAdvance for Managed Accounts, when the collateral and loan are held in separate and distinct accounts, the client is permitted frequent asset substitutions, where the advisor has the ability to rebalance the portfolio of the managed account(s) freely, provided that the equity and collateral remains at an acceptable level. Note: Mutual fund purchases and sales must be within the same family of funds in order to get immediate release on collateral. Assets held in managed accounts supporting a LoanAdvance loan must be immediately consolidated into the LoanAdvance account when the account is no longer actively managed in order for the loan to continue to be supported as nonpurpose. Failure to do so could result in the loan being designated as a purpose loan subject to higher collateral requirements.

10. Interest Rates

Interest charged on any credit extended in a LoanAdvance account may not exceed a rate equal to 3 percentage points above the Prime Rate as published in *The Wall Street Journal*. The Prime Rate will change without prior notice. When the Prime Rate changes during an interest period, interest will be calculated according to the number of days each rate is in effect during that period.

11. Interest Period

The interest period begins on the 20th of each month and ends on the 19th of the following month. Accordingly, the interest charges for the period as shown on the monthly statement are based only on the daily net debit balances for the interest period.

12. Method of Interest Computation

At the close of each interest period during which credit was extended in a LoanAdvance account, an interest charge is computed by multiplying the average daily debit balance by the applicable schedule rate, and then by the number of days during which a debit balance was outstanding, and finally dividing by 360. If there has been a change in the Prime Rate, separate computations will be made with respect to each rate of charge for the appropriate number of days at each rate during the interest period. The interest charge for credit made to a LoanAdvance account at the close of the interest period is added to the opening debit balance for the next interest period unless paid.

13. General Collateral Policies

The amount of credit that may be extended (the credit limit) by Pershing will be set from time to time. If the market value of securities

in a LoanAdvance or managed account(s) being used as collateral declines, Pershing may require the deposit of additional collateral. The equity in a LoanAdvance account or managed account(s) being used as collateral is the current market value of securities and cash deposited as security less the amount owed to Pershing for credit extended. For information with respect to general collateral maintenance policy as to stocks, municipal bonds, corporate bonds, listed U.S. Treasury notes and bonds, mutual funds, and other securities, as well as information about the eligibility of particular securities for LoanAdvance credit, the undersigned should contact the Introducing Firm.

Pershing reserves the right, at its discretion, to require the deposit of additional collateral and to set collateral requirements at a higher or lower amount with respect to particular accounts or classes of accounts, as Pershing deems necessary. In making these determinations, Pershing may take into account various factors including the size of the account, liquidity of a position, unusual concentrations of securities in an account, or a decline in credit worthiness. If the undersigned fails to meet a call for additional collateral in a timely manner, some or all of the positions held by the undersigned may be liquidated.

14. Deposits of Collateral, Lien on Accounts, and Liquidation

In the event that additional collateral is requested, the undersigned may deposit funds or acceptable securities into the LoanAdvance account or managed account(s) being used as collateral. If satisfactory collateral is not promptly deposited after a request is made, Pershing may, at its discretion, liquidate securities held in any of the undersigned accounts.

15. Credit Investigation, Negative Credit Report

The undersigned authorizes Pershing to exchange credit information about the undersigned and the account with others. As required by law, the undersigned is notified that any negative credit report that appears on his or her credit records may be submitted to a credit reporting agency if the undersigned fails to fulfill the terms of the credit obligations.

Pershing may request a credit report on the undersigned. Upon request by the undersigned, Pershing will state the name and address of the consumer reporting agency that furnished it. If Pershing extends, updates, reviews, or renews credit to the undersigned, Pershing may request a new credit report without notifying the undersigned. Pershing may also request a new credit report in accordance with its normal account maintenance procedures without notifying the undersigned.

16. Communications

Communications may be sent to the undersigned at the current address of the undersigned, which is on file at Pershing's office, or at such other address as the undersigned may hereafter give Pershing in writing, or through the Introducing Firm, and all communications, so sent, whether by mail, telegraph, messenger, or otherwise, shall be deemed given to the undersigned personally, whether actually received or not.

17. Scope and Transferability

This agreement shall cover individually and collectively all accounts that the undersigned may open or reopen with Pershing for the purpose of obtaining LoanAdvance credit advances, and shall inure to the benefit of its successors and assigns, whether by merger, consolidation, or otherwise, and Pershing may transfer the accounts of the undersigned to its successors and assigns, and this agreement shall be binding upon the heirs, executors, administrators, successors, and assigns of the undersigned.

18. No Professional Advice

The undersigned acknowledges that Pershing will not provide the undersigned with any investment, legal, tax, or accounting advice, that its employees are not authorized to give any such advice, and that the undersigned will not solicit or rely upon any such advice from Pershing or its employees whether in connection with transactions in or for any of the accounts of the undersigned or otherwise. In making investment, legal, tax, or accounting decisions with respect to transactions in or for the accounts of the undersigned or any other matter, the undersigned

will consult with and rely upon its own advisors and not Pershing, and Pershing shall have no liability therefore.

19. Deduction or Withholding for Tax

All payments under this agreement shall be made without any deduction or withholding for any taxes imposed by any laws, regulations, decrees, or ordinances other than U.S. state or federal laws ("Local Taxes"). The undersigned shall indemnify and hold Pershing harmless against any Local Taxes (including interest and penalties) levied or imposed upon Pershing (directly or by way of withholding taxes) in respect of any payment under this Agreement. The undersigned shall, upon being notified that any Local Taxes, interest, and/or penalties are owed, promptly pay to the relevant authorities the full amount required to be paid, deducted, or withheld, and cooperate fully with Pershing to the extent that any additional action or documentation is requested by Pershing or otherwise required.

20. Extraordinary Events

Pershing shall not be liable for loss caused directly or indirectly by government restrictions, exchange or market rulings, suspension of trading, war, strikes, or other conditions beyond its control.

21. Recording Conversations

The undersigned acknowledges, understands, and agrees that for our mutual protection, Pershing may electronically record any telephone conversation between any of the undersigned and Pershing.

22. Representations as to Capacity to Enter Into Agreement

The undersigned, if an individual, represents that he or she is of full age, that unless otherwise disclosed to Pershing in writing the undersigned is not an employee of any exchange; or an employee of any corporation of which any exchange owns a majority of the capital stock; or an employee of a member firm or member corporation registered on any exchange; or an employee of a bank, trust company, or insurance company; or an employee of any corporation, firm, or individual engaged in the business of dealing either as a broker or as principal in securities, bills of exchange, acceptances, or other forms of commercial paper. The undersigned further represents that no one except the undersigned has an interest in the account or accounts of the undersigned with Pershing.

23. Joint and Several Liability

If the undersigned shall consist of more than one individual, their obligations under this agreement shall be joint and several. The undersigned have executed the Joint Account Agreement and made the election required therein. Pursuant to that agreement, Pershing may, but is not required to, accept instructions from either joint party.

24. Option Transactions

If at any time the undersigned shall enter into any transaction for the purchase or resale of an option contract, the undersigned hereby agrees to abide by the rules of any national securities association, registered securities exchange, or clearing organization applicable to the trading of option contracts and, acting alone or in concert, will not violate the position or exercise limitation rules of any such association or exchange or of the Options Clearing Corporation or other clearing organization.

25. Severability

If any provision or condition of this agreement shall be held to be invalid or unenforceable by any court, or regulatory or self-regulatory agency or body, such invalidity or unenforceability shall attach only to such provision or condition. The validity of the remaining provisions and conditions shall not be affected thereby and this agreement shall be carried out as if any such invalid or unenforceable provision or condition were not contained herein.

26. Callable Securities

Securities which are held for the account of the undersigned and which are in "street name," or are being held by a securities depository, are commingled with the same securities being held for other clients of

introducing firms and for Pershing's own customers. The ownership of these securities by the undersigned is reflected in Pershing's records. The undersigned has the right at any time to require delivery of any such securities that are fully paid for, or are in excess of, collateral requirements.

The terms of many bonds allow the issuer to partially redeem or "call" the issue prior to maturity date. Certain preferred stocks are also subject to being called by the issuer. Whenever any such security being held by Pershing is partially "called," Pershing will determine through a random selection procedure as prescribed by the New York Stock Exchange rules, the ownership of the securities to be submitted for redemption. In the event that such securities owned by the undersigned are selected and redeemed, the accounts of the undersigned will be credited with the proceeds.

In order not to be subject to this random selection process, the undersigned must instruct the Introducing Firm to have Pershing deliver the securities to the undersigned. Delivery will be effected provided, of course, that the position is unencumbered or had not already been called by the issuer as described, prior to receipt by Pershing of the instructions of the undersigned. The probability of a security being called is the same whether they are held by Pershing or by the undersigned.

27. Lost Securities

If a periodic client account statement indicates that securities were forwarded to the undersigned and the undersigned does not receive them, notify your Introducing Firm or Pershing immediately. If notification is received within 120 days after the mailing date of the securities, as reflected on the periodic statement, replacement will be made free of charge. Thereafter, a fee for replacement may apply.

28. Headings Are Descriptive

The heading of each provision hereof is for descriptive purposes only and shall not be deemed to modify or qualify any of the rights or obligations set forth in each such provision.

29. Assignment of Pershing's Rights Under This Agreement to the Introducing Firm

The undersigned agrees that any rights that Pershing has under this agreement, including but not limited to the right to collect any debit balance or other obligations owing in any of the accounts of the undersigned, may be assigned without the undersigned's consent or notice to the Introducing Firm of the undersigned so that the undersigned's Introducing Firm may collect from the undersigned independently or jointly with Pershing or enforce any other rights granted to Pershing under this agreement.

30. State Modifications

The terms of this agreement may be modified by the laws of certain states, depending on your residency. Please be aware that to the extent this agreement conflicts with the laws of certain states, the terms of this agreement shall prevail unless state law prohibits it to do so.

31. Amendments

Pershing may amend this agreement from time to time by sending a notice of such amendment to one of the undersigned.

32. No Waiver

This agreement cannot be modified by conduct and no failure on the part of Pershing at any time to enforce its rights hereunder to the greatest extent permitted shall in any way be deemed to waive, modify, or relax all of the rights granted Pershing herein, including those rights vested in Pershing to deal with collateral on all loans advanced to me.

33. Indemnification

Without the necessity of a judicial determination, and whether or not litigation occurs, the undersigned agree to indemnify and hold harmless Pershing, undersigned's Introducing Firm and their respective directors, officers, employees, agents and affiliates from any and all claims (whether or not meritorious), liabilities, judgments, damages, losses, costs and expenses of any nature whatsoever (including reasonable

attorney's fees and expenses) in any way related to, or arising out of or in connection with, this agreement, including without limitation, the grant by the undersigned of a first priority lien and security interest in the collateral held in the LoanAdvance account and pledged account(s) and any action taken or omitted by Pershing or the undersigned's Introducing Firm at the request of the undersigned or pursuant to instructions provided by the undersigned.

34. Entire Agreement

This agreement constitutes the full and entire understanding between the parties with respect to the provisions herein, and there are no oral or other agreements in conflict herewith. Any future modification, amendment, or supplement to this agreement or any individual provision herein can only be in the form of a writing signed by a representative of Pershing.

35. Arbitration Disclosures

THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE. BY SIGNING AN ARBITRATION AGREEMENT THE PARTIES AGREE AS FOLLOWS:

- > 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.**
- > ARBITRATION AWARDS ARE GENERALLY FINAL AND BINDING; A PARTY'S ABILITY TO HAVE A COURT REVERSE OR MODIFY AN ARBITRATION AWARD IS VERY LIMITED.**
- > THE ABILITY OF THE PARTIES TO OBTAIN DOCUMENTS, WITNESS STATEMENTS AND OTHER DISCOVERY IS GENERALLY MORE LIMITED IN ARBITRATION THAN IN COURT PROCEEDINGS.**
- > 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.**
- > THE PANEL OF ARBITRATORS WILL TYPICALLY INCLUDE A MINORITY OF ARBITRATORS WHO WERE OR ARE AFFILIATED WITH THE SECURITIES INDUSTRY.**
- > 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.**
- > THE RULES OF THE ARBITRATION FORUM IN WHICH THE CLAIM IS FILED, AND ANY AMENDMENTS THERETO, SHALL BE INCORPORATED INTO THIS AGREEMENT.**

36. Arbitration Agreement

ANY CONTROVERSY BETWEEN YOU AND US SHALL BE SUBMITTED TO ARBITRATION BEFORE AND ONLY BEFORE THE FINANCIAL INDUSTRY REGULATORY AUTHORITY.

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; (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.

37. The Laws of the State of New York Govern

This agreement and its enforcement shall be governed by the laws of the state of New York without giving effect to its conflicts of laws provisions.

38. Loan Consent and Voting Rights

By signing this agreement, the undersigned acknowledges that securities held in a LoanAdvance account or managed account(s) being used as collateral may be loaned by Pershing out to others and as permitted by law, certain securities in the undersigned's account may be used for, among other things, settling short sales and lending the securities for short sales, and as a result, Pershing and the undersigned's Introducing Firm may receive compensation in connection therewith. In the event the undersigned's securities have been loaned by Pershing on the record date of a shareholder vote involving those securities, the undersigned agrees that the undersigned's vote may be reduced to reflect the total amount of the undersigned's securities loaned by Pershing.

39. State Disclosures

Minnesota residents only: Advances are made pursuant to Minn. Stat. §47.57, subd.2.

Missouri residents only:

Commercial Purposes Disclosure: Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including promises to extend or renew such debt are not enforceable. To protect you (borrower(s)) and us (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it.

Consumer Purposes Disclosure: Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including promises to extend or renew such debt are not enforceable, regardless of the legal theory upon which it is based that is in any way related to the credit agreement. To protect you (borrower(s)) and us (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it.

New York residents only: A consumer report may be requested on you in connection with your application. If you ask, Pershing will tell you whether one was requested, and if it was, the name and address of the company that provided it. Subsequent consumer reports may be requested in connection with an update, renewal or extension of the credit applied for without further notice to you.

Ohio residents only: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Vermont residents only: The signature of the undersigned on this agreement evidences the undersigned's agreement that a credit report may be obtained in connection with this account and also evidences permission for Pershing and/or the undersigned's Introducing Firm to obtain credit reports, in connection with the debt for the purpose of reviewing the account, increasing the credit line on the account, taking collection action on the account, or for any other legitimate purposes associated with the account.

Wisconsin residents only: For married Wisconsin residents, the signature of the undersigned on this agreement confirms that this debt is being incurred in the interest of my marriage or family.

**LOANADVANCE LENDING AGREEMENT
ACKNOWLEDGEMENT FORM**

BY SIGNING THIS ACKNOWLEDGEMENT FORM, I ACCEPT THE TERMS OF THE AGREEMENT, AND:

- > Acknowledge that I have read and understood the LoanAdvance disclosure statement which details the risks associated with a LoanAdvance account, and have read and understood the credit terms explained in the Interest Rate Acknowledgment and Restricted/Control Stock Disclosure form.
- > Acknowledge that credit advances from the LoanAdvance account will not be deposited into any brokerage account.
- > Acknowledge that credit advances from the LoanAdvance account will not be used for the purpose of: (1) purchasing or trading securities; (2) to meet margin calls relating to securities purchases; or (3) for reducing or retiring indebtedness incurred to purchase, carry, or trade securities.
- > Acknowledge that I will provide a new T4 each time a credit advance is taken from the LoanAdvance account if the purpose of the credit advance as stated on the previously provided T4 has changed.
- > Acknowledge that the initial interest rate being assessed on the undersigned's credit line balance and the method of computation of interest have been disclosed to me in writing.
- > Acknowledge receipt of the Interest Rate Acknowledgment and Restricted/Control Stock Disclosure form, which explains the annual rate of interest that can be charged to my account, how debit balances are determined, and the methods of computing interest.
- > **Acknowledge receiving a copy of the LoanAdvance Lending Agreement which contains a predispute arbitration clause in paragraphs 35 and 36 that appears on page 7.**

PLEASE BE SURE THAT ALL ACCOUNT OWNERS SIGN THIS AGREEMENT AND ACKNOWLEDGEMENT FORM.

Account Owner(s) Signature(s)

(Please provide all account owners' signatures.)

LoanAdvance Account # -

X _____
Primary Account Owner (Sign name here) Date

Primary Account Owner (Print name here)

X _____
Joint Account Owner (Sign name here) Date

Joint Account Owner (Print name here)

X _____
Joint Account Owner (Sign name here) Date

Joint Account Owner (Print name here)

X _____
Joint Account Owner (Sign name here) Date

Joint Account Owner (Print name here)

PLEASE COMPLETE IF A CORPORATION, PARTNERSHIP, OR OTHER ENTITY.

Name of Entity

X

Authorized signature

Print name of authorized signature

Title

Seal

Date

