

Integrity Brokerage Services, Inc. Member FINRA/SIPC (Securities Cleared via COR Clearing LLC)

CLIENT ACCOUNT FORM New Update Account # _____ Rep: _____

Individual Joint (WROS) Tenants by Entirety Tenants in Common IRA/Retirement
 Partnership C-Corp S-Corp Trust Custodial Other _____

Account Holder _____ Co-Owner Name _____

Address/City/St/Zip _____ If Alt. Address provide on separate sheet

Soc. Sec/ TIN _____ Date of Birth _____ Citizenship _____ If not Resident Non-Resident

Co-Owner Soc. Sec _____ Date of Birth _____ Co-Owner Citizenship _____ Resident Non-Resident

Employer _____ Position/Yrs _____ (Co) Employer _____ Position/Yrs _____

Phone _____ Bus Phone _____ Co-Home Phone _____ Bus. Phone _____

of Dependents: _____ Married? Yes No EMAIL(s) _____ Review-ID, OFAC, CIP

Mailing Instructions(H=Hold, M=Mail): Dividends: H M Securities: H M I elect to use COR Insured Deposit (DLD) Program Yes No Primary Client Initials: _____ By initialing this document, I represent my consent and authorization to participate in the chosen DLD Bank Deposit Money Market Sweep Program. I acknowledge that I have read and understand the terms and conditions of this Sweep Program included in the Agreement.

ID Reviewed: Drivers License Passport Alien Registration Card Government Identification Other _____

ID # _____ Exp. Date _____ Source of Investable funds: Employment Savings Inheritance Other _____

Check this box if you do not want your name, address and securities positions disclosed to the issuers of the securities you own.

Option Account. Check this box if you wish to apply for an Option Account. Identify below each type of option trading you desire:

Level 1: Covered Call Strategies ROP: _____ Level 2: Buy Calls or Puts, Covered Puts and Straddles ROP: _____

Level 3: Spreads for Index or Equities and Index Spreads ROP: _____ Level 4: Short Puts ROP: _____

Level 5: Naked Equity Calls ROP: _____ Characteristics/Risks of Standard Options AND Uncovered Option Writers delivered on: _____

Owner's Signature _____ Date _____ Co-Owner's Signature _____ Date _____ ROP Signature _____ Date _____

CERTIFICATION OF TAXPAYER ID NUMBER (SUBSTITUTE W-9): W-9 Certification Under penalties of perjury, I certify that: 1) The number shown on this form is my correct taxpayer identification number shown (or I am waiting for a number) 2) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and 3) I am a U.S. Person or other U.S. person and 4) The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct. Certification instructions: You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For Real Estate trans #2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancelled debt, contributions to an IRA and payments other than interest/dividends, you are not required to sign this certification but must provide correct TIN. Check appropriate report type: _____ Individual/Sole Proprietor/Single LLC _____ Trust/Estate _____ C Corporation _____ Partnership _____ S Corporation _____ LLC Enter the tax classification (S=S Corporation, C=Corporation, P=Partnership) Exempt Payee (if any) _____ Exemption from FATCA reporting code (if any) _____

Owner: Annual Income: _____ Total Net Worth _____ Liquid Net Worth _____ Tax Bracket (%): _____

Co-Owner: Annual Income: _____ Total Net Worth _____ Liquid Net Worth _____ Tax Bracket (%): _____

Banking Institution(s): _____ Previous Brokerage Firm(s): _____

Are you or a member of your household licensed by the Financial Industry Regulatory Authority or a Registered Investment Advisor and using the license or registration in a professional sales, trading or customer service capacity?

Yes _____ No _____ If yes which firm _____ Joint Owner: Yes _____ No _____ If yes _____

Are you or a member of your household a director, 10% shareholder or policy making officer of a publicly traded company?

Yes _____ No _____ If yes which firm _____ Joint Owner: Yes _____ No _____ If yes _____

Have you ever: a) been the subject of a bankruptcy proceeding? _____ b) been in an arbitration, or similar action related to a securities account? _____ c) closed an account with an unpaid balance at a firm? _____

List Years of Investment Experience: Stocks: _____ Bonds: _____ Mutual Funds: _____ Options: _____ Margin: _____

List Years of Options Experience: Covered Calls _____ Buying/Selling _____ Spreads _____ Uncovered _____

Owner's Risk Tolerance (check one only): Conservative (Low) Moderate (Medium) Aggressive (High) Speculation

Account Objective(s): _____ Capital Preservation _____ Income _____ Capital Appreciation _____ Speculation (Rank each from 1-4, 1 being the most important)

Investment Time Horizon _____ **Liquidity Needs:** Very Important Important Somewhat Important Not Important

By signing below I acknowledge that I have received, read, understand and agree to be bound by the terms & conditions as set forth in the Customer Account Agreement as currently in effect and amended from time to time. I represent that I am of legal age to enter into this Agreement. I understand that COR does not provide investment, tax, legal, accounting, financial or other advice. Each Owner declares under the penalty of perjury under the laws of the State of California that: This Account Application was completed and reviewed by each Owner **PRIOR** to the time each Owner provided their signature below and that all of the information provided by each Owner is true and accurately reflects the investment objectives and suitability of this account. **PRIVACY POLICY DELIVERED ON:** _____ **MARGIN DISCLOSURE SENT ON:** _____

*The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Owner's Signature _____ Date _____

Representative's Signature _____ Date _____

Co-owner's Signature _____ Date _____

Branch Manager Signature _____ Date _____

CLIENT AGREEMENT

INTEGRITY BROKERAGE SERVICES, Inc. Member FINRA/SIPC

Securities cleared through COR Clearing LLC (COR). (This Agreement applies to ALL accounts with Integrity Brokerage Services, Inc.)

TO: My Investment Firm and COR Clearing LLC ("COR") (collectively "You" and/or "Your"): In consideration of You opening one or more accounts on my behalf, I represent and agree with respect to all accounts, whether upon margin or cash, as follows:

1. Representation as to Capacity. If an individual, I am of legal age under the laws of the State where I reside and authorized to enter into this agreement and, except as otherwise disclosed to You, I am not an employee of any exchange or FINRA and I am not an employee or associated person of a member firm of any exchange or of a member firm of FINRA. I will promptly notify You if I become so employed or associated. To the extent that I have not already disclosed to You the following, I will notify You in writing if I, my spouse or immediate family member living in my household become a director, 10% beneficial shareholder, or an affiliate of a publicly traded company. If an entity, I am duly formed, validly existing and in good standing in my state of organization, have full power and authority to enter and perform this agreement, and the persons signing the account application are fully authorized to act on my behalf. No person, except Myself (or any person named in a separate agreement), has any interest in the account opened pursuant to this Agreement. I acknowledge that unless COR receives written objection from me, under SEC Rule 14B-1(c), COR may provide my name, address, and security positions to requesting companies in which I hold securities.

2. Authorization. I appoint You as my agent for the purpose of carrying out my directions to You in accordance with the terms and conditions of my agreement with You for my account and risk with respect to the purchase or sale of securities. To carry out your duties, You are authorized to open or close brokerage accounts, place and withdraw orders and take such other steps as are reasonable to carry out my directions. Unless I give You discretion by written authorization, all transactions will be done only on my order or the order of my authorized delegate except as described in paragraph 8.

3. Role and Responsibility of Clearing Broker. I understand that COR carries my account(s) as clearing broker pursuant to a Brokerage Services Agreement, also referred to as a Clearing Agreement, between My Investment Firm and COR, and that COR will clear all transactions under this Agreement pursuant to that Clearing Agreement. If my account has been introduced to COR and is carried by COR acting solely as a "clearing broker," I agree that COR is only responsible for the execution, clearing and bookkeeping of transactions made and is not otherwise responsible for the conduct of My Investment Firm. I further understand that transactions may be executed by other broker-dealers, including My Investment Firm as principal. I understand that COR provides no investment advice in connection with this account nor does COR give advice or offer any opinion with respect to the suitability of any transaction, security or order. Until receipt from me of written notice to the contrary, COR may accept from My Investment Firm without inquiry or investigation, (i) orders for the purchase or sale of securities and other property on margin, if I have elected to have a margin account, or otherwise, and (ii) any other instructions concerning said accounts. COR shall look solely to My Investment Firm unless otherwise directed by My Investment Firm, and not to me with respect to any such orders or instructions; except that I understand that COR will deliver confirmations, statements, and all written or other notices, including margin maintenance calls if applicable, with respect to my account directly to me with copies to My Investment Firm, and that COR will look directly to me or My Investment Firm for delivery of margin, payment, or securities. I agree to hold COR harmless from and against any losses, costs or expenses arising in connection with the delivery or receipt of any such communication(s), provided COR has acted in accordance with the above. The foregoing shall be effective as to my account until written notice to the contrary is received from me by COR or My Investment Firm.

You will respond to inquiries I may make concerning my brokerage account and if any inquiry is in the form of a complaint regarding My Investment Firm, COR will be responsible for (i) promptly notifying My Investment Firm about the complaint; (ii) providing me with an acknowledgement that COR has done this; and (iii) providing a copy of my complaint to My Investment Firm's designated examining authority.

4. Effect of Reports and Statements. I agree that reports of execution of orders and statements of my account shall be conclusive if not objected to within ten (10) days after transmittal to me by mail or otherwise. Such objection may be oral or in writing, but any oral objection must be immediately confirmed in writing.

5. Important Information About Procedures for Opening a New Account. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for Me: When I open an account, You will ask for My name, address, date of birth and other information that will allow You to identify Me. You may also ask to see My driver's license or other identifying documents and subsequently make copies for the records.

6. SIPC and Other Insurance Coverage. I understand that COR is a member of the Securities Investor Protection Corporation (SIPC), which provides protection for accounts up to \$500,000 (including \$100,000 for claims of cash) per client as defined by SIPC rules. An explanatory brochure is available upon request or at www.sipc.org or via telephone at (202) 371-8300.

I understand that COR has acquired an additional \$24.5 million coverage through a third party insurance company. This brings the total protection to \$25 million with a limitation of \$1 million on claims for cash balances for each client (as defined by SIPC rules). I understand that such coverage does not include transactions or trading losses or declines in the value of securities.

7. Telephone Recordings. I understand and agree that any telephone conversation with You will or may be recorded for accuracy and I consent to such recording.

8. Oral Authorization. I agree that You shall be entitled to act upon any oral instructions given by Me so long as You reasonably believe such instruction was actually given by Me.

9. Payment of Indebtedness. In the event I become indebted to You in the course of operation of this account, I agree that I will repay such indebtedness upon demand. I agree that if after demand I fail to pay the indebtedness, You may close my account and liquidate any assets in my account at Your discretion in an amount sufficient to pay my indebtedness. As security for any and all liabilities arising in favor of You, I pledge to COR a security interest in all property held by COR in any account maintained by COR for Me individually, jointly or in the name of another person or entity. COR is hereby authorized to make whatever disposition of pledged property it may deem appropriate to realize the security afforded by this provision, and I will remain liable for any deficiency. I further agree that COR shall be entitled to exercise the rights and remedies, with respect to the pledged property, generally afforded a secured party under the Uniform Commercial Code. The reasonable costs of collection of any debit balance and any unpaid deficiency in my accounts, including attorney's fees incurred by You shall be reimbursed by Me to You.

10. Sell Orders; Deliveries and Settlements. Unless otherwise specifically designated, any order directing the sale of Property shall be deemed to be a "long" sale, and in connection with any such order, I represent that I am the owner of the property subject of such order and agree to deliver the property to You in negotiable form on or before the settlement date. In the event that I fail to deliver the property to You by the close of business on the settlement date, You are authorized, in your discretion and without notice to Me, to (i) delay settlement, (ii) purchase comparable property to cover My position, or (iii) cancel the transaction. You may also charge any loss (including Interest), commission and fees to My account.

11. Buy Orders; Settlements. When I have directed that property be purchased, I agree to provide sufficient collected funds to cover such purchase on or before the settlement date. In the event that I fail to provide sufficient funds, You may, at your option and without notice to Me, (i) charge a reasonable rate of interest, (ii) liquidate the property subject of the buy order, or (iii) sell other property owned by Me and held in any account. You may also charge any consequential loss to My account.

12. Distributions. In the event that I sell a security prior to its ex-dividend/distribution date, and I receive the related cash/stock dividend or distribution in error, I direct You on my behalf to pay such dividend/distribution to the entitled purchaser of the securities I sold, and I guarantee to promptly reimburse You for, or deliver to You, said dividend or distribution.

13. Restrictions on Trading. I understand that You may, in Your discretion, prohibit or restrict the trading of securities, or the substitution of securities, in any of My accounts. I understand that You may execute all orders by Me on any exchange or market, unless I specifically instruct You to the contrary.

14. Governing and Applicable Law. This Agreement and all transactions made in my account shall be governed by the laws of the State of New York, (regardless of the choice of law rules thereof) except to the extent governed by federal securities law, the Federal Arbitration Act, and to the constitution, rules, regulations, customs and usage of the exchanges or market (and its clearing house) where executed.

15. Ratification; Sub-Brokers and Agents; Extraordinary Events; Indemnification. You may employ sub-brokers or other agents in connection with the execution of any order or the consummation of any other transaction hereunder, and You shall be responsible only for reasonable care in their selection. I understand that You shall not be liable for loss caused directly or indirectly by government restrictions, exchange or market rulings, suspension of trading, war, strikes, natural disasters or any other conditions or causes beyond Your control or anticipation, including, but not limited to, delays in the transmission of orders due to breakdown or failure of transmission or communication facilities. I agree to indemnify and hold You harmless from any loss, damage or liability arising out of any transaction in which You act, directly or indirectly, as My agent, absent any willful or grossly negligent conduct by You.

16. Mutual Fund Transactions. In the event that I purchase or hold a mutual fund, I agree to read and understand the terms of its prospectus. I understand that certain mutual funds reserve the right to change their purchasing, switching or redemption procedures and/or suspend or postpone redemptions under certain market conditions. I further understand that any mutual fund order entered with You is placed by You on a best efforts basis as prescribed and recognized by the individual fund, and that You are not responsible for unexecuted orders due to the failure of any communication system. I agree to be fully responsible for the information contained within the mutual fund prospectus and to hold You harmless for any deficiencies contained therein. I authorize You to act as my agent in the purchase and redemption of fund shares.

17. Joint Account Authorization. In consideration of Your carrying a joint account for the undersigned persons, we jointly and severally agree to be fully and completely responsible and liable for this account and to pay on demand any balance due. Each of us, or any person authorized to act on behalf of the account under a separate agreement, has full power and authority to make purchases and sales, withdraw funds and securities from, or to do anything else with reference to the account. You are authorized and directed to act upon instructions received from any of us. Suitability information provided on the front page reflects the combined interests of all joint owners. We understand that tax reporting information is processed using the social security number of the person first named in the registration. Each of us agrees to hold You and Your employees and agents harmless from and indemnify them against any losses, causes of action, damages and expenses (including attorney's fees) arising from or as the result of You, Your employees or agents following the instructions of any of us. COR in its sole discretion may at any time suspend all activity in the joint account pending instructions from a court of competent jurisdiction or require that instructions pertaining to the joint account or the property therein be in writing, signed by all of us. You may recover from the account or from any of us such costs as it may incur, including reasonable attorney's fees, as the result of any dispute among us relating to or arising from the account. Upon any event that causes a change in the ownership of the joint account (divorce, death, assignment, etc.), all remaining accountholders or survivors shall immediately notify You in writing. You may take such actions in the account as You deem advisable to protect against any tax, liability, penalty or loss under any present or future laws or otherwise. The estate of the decedent or departing accountholder shall be liable together with each of the remaining or surviving accountholders, jointly and severally, to You for any net debit balance or loss in the account in any way resulting from any transactions initiated prior to notification to You or incurred in the liquidation of the account or the adjustment of the interests of the respective parties. Notwithstanding the governing law provisions of Section 17 (a) of this Agreement, the legal ownership of our accounts shall be governed by the internal laws of the state of residence.

18. Liens. I further agree, jointly and severally if this is a joint account, that all property including cash or securities You may at any time be holding or carrying for me shall be subject to a lien in your favor for the discharge of obligations of the account to You. Such lien is to be in addition to and not in substitution of the rights and remedies You otherwise would have.

19. Definitions of the Word "Property." For all purposes of this agreement, the word "Property" means of all kinds, monies and all contracts, investments and options relating thereto, whether for present or future delivery, and all distributions, proceeds, products and accessions of all such property. This includes all such property held, maintained or carried by You in any manner for Me.

20. Effect of Attachment or Sequestration of Accounts. You shall not be liable for refusing to obey any orders given by or for Me with respect to any account(s) that has or have been subject to an attachment or sequestration in any legal proceeding against Me, and You shall be under no obligation to contest the validity of any such attachment or sequestration.

21. Event of Death. It is further agreed that in the event of my death or the death of one of the joint account holders, the representative of my estate or the survivor or survivors shall immediately give You written notice thereof, and You may, before or after receiving such notice, take such proceedings, require such papers and inheritance or estate tax waivers, retain such portion of and/or restrict transactions in the account as You may deem advisable to protect You against any tax, liability, penalty or loss under any present or future laws or otherwise. Notwithstanding the above, in the event of my death or the death of one of the joint Account Holders, all open orders shall be canceled, but You shall not be responsible for any action taken on such orders prior to the actual receipt of notice of death. Further, You may in your discretion close out any or all of my accounts without awaiting the appointment of a personal representative for my estate and without demand upon or notice to any such personal representative. The estate of any of the account holders who shall have died shall be liable and each survivor shall continue liable, jointly and severally, to You for any net debit balance or loss in said account in any way resulting from the completion of transactions initiated prior to the receipt by You of the written notice of the death of the decedent or incurred in the liquidation of the account or the adjustment of the interests of the respective parties. Such notice shall not affect Your rights under this agreement to take any action that You could have taken if I had not died.

22. Tax Reporting. The proceeds of sales transactions and dividends paid will be reported to the Internal Revenue Service in accordance with applicable law.

23. Information Accuracy. I (a) certify that the information contained in this agreement, the account application, and any other document that I furnish to You in connection with my account(s) is complete, true and correct, and acknowledge that knowingly giving false information for the purpose of inducing You to extend credit is a federal crime, (b) authorize You to contact any individual or firm noted herein or on the documents referred to in subsection (a) of this Section and any other normal sources of debit or credit information, (c) authorize anyone so contacted to furnish such information to You as You may request, and (d) agree that this agreement, the account application and any other document I furnish in connection with my account is Your property, as the case may be. I shall promptly advise You of any changes to the information in such agreements and documents. You may retain this agreement, the account application, and all other such documents and their respective records at Your sole discretion, whether or not credit is extended.

24. Credit information and investigation. I authorize You to obtain reports and provide information to others concerning My creditworthiness and business conduct. Upon My request, You agree to provide Me a copy of any report so obtained.

25. Equity Orders And Payment For Order Flow. Securities and Exchange Commission rules require all registered broker-dealers to disclose their policies regarding any "payment for order flow" arrangement in connection with the routing of customer orders. "Payment for order flow" includes, among other things, any monetary payment, service, property, or other benefit that results in remuneration, compensation, or consideration to a broker or dealer from any broker or dealer in return for directing orders. You transmit customer orders for execution to various exchanges or market centers based on a number of factors. These include: size of order, trading characteristics of the security, favorable execution prices (including the opportunity for price improvement) access to reliable market data, availability of efficient automated transaction processing and reduced execution costs through price concessions from the market centers. Certain of the market centers may execute orders at prices superior to the publicly quoted market in accordance with their rules or practices. While a customer may specify that an order be directed to a particular market center for execution, the order-routing policies, taking into consideration all of the factors listed above, are designed to result in favorable transaction processing for customers. The nature and source of any payments and /or credits received by You in connection with any specific transactions will be furnished upon written request.

26. Free Credit Balances. I authorize You to invest the free credit balances in My securities account in money market funds as specified on My account application and, without notice, to redeem My money market fund shares to the extent necessary to satisfy any debits arising in any of My securities accounts.

27. Fees and Charges. I understand that there are charges for commissions and fees for executing buy and sell orders and for other services provided under this agreement. I agree to pay such commissions and fees at the then prevailing rate. I acknowledge that the prevailing rate of commissions and fees may change and that change may occur without notice. I agree to be bound by such changes. I specifically agree to pay a reasonable rate of interest on the principal amount of any debit balance carried with respect to the account. Interest due on the account is payable on demand. I also agree to pay such expenses incurred by You in connection with collection of any unpaid balance due on My accounts, including, but not limited to, attorney's fees allowed by law.

28. Arbitration. Prior to submitting a claim to arbitration as outlined below, the parties must first attempt to settle any claim by mediation in accordance with the rules of the Judicial Arbitration & Mediation Services ("JAMS") currently in effect unless the parties mutually agree to another mediator or another set of rules or approach to mediation. Demand for mediation shall be filed in writing with the other party to this Agreement and with JAMS. A demand for mediation shall be made within a reasonable time after the claim has arisen. In no event shall the demand for mediation be made after the date when institution of legal or equitable proceedings based on such claim would be barred by the applicable statutes of limitations. **If any party files a lawsuit without complying with the foregoing requirement, that party shall waive its right to any attorneys' fees to which such party might otherwise be entitled in such lawsuit/arbitration outlined below of this Agreement.** Notwithstanding the foregoing, if a party submits a written request to mediate a dispute to the other party and the latter fails to respond in good faith and to take reasonable steps to initiate mediation within thirty (30) days of receipt of such notice, the party requesting the mediation shall then be free to proceed with arbitration as outlined below, **and there shall be no waiver of any entitlement to attorneys' fees under the preceding sentence.** Attorneys' Fees. Should any action or proceeding be necessary to construe or enforce the proCORs of this Agreement, or the rights of the parties hereunder, the party prevailing in such action shall be entitled to recover all court costs and reasonable attorneys' fees to be fixed by the court or arbitrator and taxed as part of the judgment thereunder.

A. The following general provisions apply to all arbitrations pursuant to this section:

i. Arbitration is final and binding on the parties. 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.

ii. The parties are waiving their right to seek remedies in court, including the right to a jury trial. Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.

iii. Pre-arbitration discovery is generally more limited than and different from court proceedings. The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.

iv. The arbitrators' award is not required to include factual findings or legal reasoning and any party's right to appeal or seek modification of rulings of the arbitrators is strictly limited. The arbitrators do not have to explain the reason(s) for their award.

v. The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.

vi. 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 to court.

vii. The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

B. Any controversy or claim arising out of or relating to this agreement shall be settled by FINRA arbitration procedures then in effect. I agree that any judgment upon an award rendered by arbitration may be entered in any court having proper jurisdiction.

C. This agreement to arbitrate constitutes a waiver of the right to seek a judicial forum unless such a waiver would be void under the federal securities laws.

D. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute 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: the class certification is denied; the class is decertified; or 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.

E. The venue for all arbitration proceedings arising out of or relating to this agreement shall be Omaha, NE, when COR is a party to the arbitration, otherwise it will be San Diego, CA. By signing this agreement, I acknowledge and accept both as the arbitration hearing locations. This agreement to arbitrate does not entitle Me to obtain arbitration of claims that would be barred by the relevant statute of limitations if such claims were brought in a competent jurisdiction.

29. Notice. All communications, including margin calls, may be sent to Me at the mailing address for the account or E-mail address that I have given to You in My account application (to either E-mail address in the case of joint accounts where each account holder has given an E-mail address; notice to both E-mail addresses is not required) or at such other address as I may hereafter give You in writing or by E-mail at least ten (10) days prior to delivery, and all communications so sent, whether in writing or otherwise, shall be deemed given to me personally, whether actually received or not.

30. Headings. The heading of each provision hereof is for descriptive purposes only and shall not be (i) deemed to modify or qualify any of the rights or obligations set forth herein or (ii) used to construe or interpret any of the provisions hereunder.

31. No Waiver; Cumulative Nature of Rights and Remedies. Your failure to insist at any time upon strict compliance with any term contained in this agreement, or any delay or failure on Your part to exercise any power or right given to You in this agreement, or a continued course of such conduct on Your part, shall at no time operate as a waiver of such power or right, nor shall any single or partial exercise preclude any other further exercise. All rights and remedies given to You in this agreement are cumulative and not exclusive of any other rights or remedies to which You are entitled.

32. Miscellaneous Provisions. The following provisions shall also govern this agreement:

a. This agreement and all documents incorporated by reference are governed by the laws of the State of New York.

b. I hereby ratify and confirm all transactions heretofore made and entered into with You.

c. This agreement shall bind My heirs, assigns, executors, successors, conservators and administrators.

d. If any provision of this agreement shall be determined to be invalid, the remainder hereof shall remain in full force and effect.

e. This agreement may be terminated by either Myself or You upon thirty (30) days written notice. I will remain liable to You for any charges due, whether arising before or after termination.

f. No provision of this Agreement may be altered, changed or revised except by a written instrument signed by Myself and COR.

g. I will notify You if any representation herein is or becomes materially inaccurate.

33. Severability. If any provisions or conditions of this agreement become inconsistent with any present or future law, rule or regulation of any applicable government, regulatory or self regulatory agency or body, or are deemed invalid or unenforceable by any court of competent jurisdiction, such provisions shall be deemed rescinded or modified, to the extent permitted by applicable law, to make this agreement in compliance with such law, rule or regulation, or to be valid and enforceable, but in all other respects, this agreement shall continue in full force or affect.

BY MY SIGNATURE ON THE ACCOUNT APPLICATION, I ACKNOWLEDGE THAT I HAVE RECEIVED, READ, UNDERSTAND AND AGREE TO THE TERMS SET FORTH IN THE FOREGOING AGREEMENT, AND THAT THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE AT SECTION 28.

34. Margin Disclosures. A margin account involves an extension of credit to you in connection with your securities account. The Margin Agreement and consent to loan securities enables securities in your account to be pledged or loaned to others to finance the funds that are loaned to you.

General Information. Initial margin requirements established by the Board of Governors of the Federal Reserve specify the minimum amount of collateral you must provide when you buy securities on margin. The requirement is expressed as a percentage of the purchase price. It may change from time to time, and it may be a different percentage for different types of securities. For example, if the current margin requirement is 50%, and you purchase equity securities on margin costing \$15,000, you are required to deposit 50% of that amount or (\$7,500). The balance due on the purchase will be financed by COR and your account will reflect the financed amount. As part of the initial margin requirement, you must have a minimum of \$2,000 equity every time you enter a new commitment in your margin account. The term "equity" means the excess market value of the securities in your account less any liabilities. COR and / or your Investment Firm may impose higher requirements from time to time. Maintenance margin requirements are established by COR and or your Investment Firm and by regulatory authorities for the purpose of maintaining a sound financial condition for COR and your account. . If there is a decline in the market value or liquidity of securities that are the collateral for your loan or other circumstances where, in COR's and/or your Investment Firm's judgment, adequate collateral does not exist, it may be necessary to request additional collateral for your margin account. . Ordinarily, a request for additional margin will be made when the equity in an account falls below 30% of the market value of all qualified securities in the account. Additional margin will ordinarily be required if there is an undue concentration of one or more collateral securities, or if the liquidity of certain securities declines, if your credit-worthiness declines, or if the market value of low-priced stocks decline. A margin call may be satisfied by the prompt deposit of cash or additional acceptable securities with a loan value equal to the deposit request. While most call notices are delivered with a five-day response time, COR retains the right to require additional margin in any amount and in any time frame considers prudent. This determination is based on current market conditions, concentration in one or more securities and other relevant factors. If you do not meet a margin call, COR and / or your Investment Firm may liquidate securities in the account to the extent necessary to satisfy the call. COR and /or your Investment Firm can sell your securities or other assets without contacting you. COR and /or your Investment Firm may attempt to notify you of margin calls but is not required to do so. However, even if COR and / or your Investment Firm has contacted you and provided a specific date by which you must meet a margin call, COR and / or your Investment Firm may still take necessary steps to protect their financial interests, including immediately selling securities without notice to you. You are not entitled to choose which securities or other assets in your account(s) are liquidated or sold by COR to meet a margin call. COR and / or your Investment Firm may increase its "house" maintenance margin requirements at any time and is not required to provide you with advance notice. You are not entitled to an extension of time to meet a margin call. Interest charged is based on the amount of money loaned to you. Interest is calculated on a 360-day basis and posted to your account as an addition to your debit balance on a monthly basis. The Interest Rate will vary from time to time without prior notice, in accordance with shifts in money rates, industry conditions relating to the extension of margin credit and the general credit markets. If the basis on which your interest rate is calculated is increased for any other reason, you will be notified in writing at least 30 days prior to any change. Short account securities will be "marked to the market" daily. The value of any short securities will be considered as a debt to your account. Securities in a margin account are registered in COR's name and are collateral for any margin loan. You still receive credit for all dividends or interest payments on these shares. Your account will be charged for any dividends or interest on short positions.

Insured Deposit Program-Summary of Terms and Conditions

*Note the "Program" Language is provided in a separate document that will be provided at the time an account is opened.

Disclosure Regarding Liquidation. You acknowledge that: (i) There is no requirement to provide notice to you of a margin deficiency, and (ii) Securities held in your account may be liquidated without notice to satisfy minimum maintenance or margin calls. You also acknowledge that failure to promptly enforce its margin requirements does not prevent the subsequent enforcement of such margin requirements with respect to your Account. **Liquidation.** It is understood and agreed that to satisfy margin maintenance requirements, you may be required to provide additional collateral or liquidate any part of the securities in your account. Without limitation, any of the following circumstances may give rise to the exercise of this power: (i) Your failure to promptly meet any call for additional collateral; (ii) the filing of a petition in bankruptcy by or against you; (iii) the appointment of a receiver is filed by or against you; (iv) a significant judgment is entered against you, or any levy is made on your account(s); (v) The occurrence of any event which, in COR Clearing's or your Investment Firm's judgment, operates to impair your ability to perform its obligations under this Margin Agreement. In any such event, and without further notice, you authorize COR or your Investment Firm to (i) sell any securities held in your account(s); (ii) buy any securities which may be short; (iii) cancel any open order; (iv) to close any outstanding order; and (v) otherwise take any action deemed necessary to comply with applicable statutes, rules and regulations or any other requirements governing your margin account. I hereby request that my Investment Firm and COR amend the account in the name(s) listed as account owner(s) on this MARGIN application and to that purpose endorse this account as a MARGIN ACCOUNT. By signing below, I acknowledge that I have received, read, understand and agree to be bound by the terms & conditions as set forth in the MAIN Customer Agreement as currently in effect and as amended from time to time. I acknowledge that I have received, read, understand and agree to be bound by the terms and conditions as set forth in the Margin Account Agreement as currently in effect and as amended from time to time. I represent that I am of required legal age to enter into this Agreement. I understand and acknowledge that COR does not provide investment, tax, legal, accounting, financial or other advice.

Please Note: COR and/or my Investment Firm will verify information provided on this form through a third-party vendor in accordance with the USA Patriot Act.

I UNDERSTAND THAT THIS ACCOUNT IS GOVERNED BY A PRE-DISPUTE ARBITRATION AGREEMENT, WHICH IS SET FORTH IN SECTION 28 ABOVE. I ACKNOWLEDGE THAT I HAVE RECEIVED AND READ THE PREDISPUTE ARBITRATION AGREEMENT. BY SIGNING THIS AGREEMENT I ACKNOWLEDGE THAT MY SECURITIES MAY BE LOANED TO YOU OR LOANED OUT TO OTHERS.

Options. Options can be traded in an account with the margin lending program and can be used to hedge a lever- aged position. Options cannot be purchased or sold on credit or borrowed against for purchases. No credit can be extended on options held. Writers of options, other than certain covered call writers and certain writers of cash-secured puts, must comply with the applicable initial equity and maintenance requirements that are set by COR, subject to minimum requirements imposed by the securities and options exchanges and other self-regulatory organizations. These requirements vary depending on the underlying interest and the number of option contracts sold. COR, the securities and options exchanges and other self-regulatory organizations may increase these requirements at any time. In addition, certain position limits and additional initial equity and maintenance requirements may be imposed from time to time by COR without prior notice. If these limits and requirements are not met, COR will close out sufficient option contracts to bring the Account into compliance with them. Furthermore, options trading must be approved in advance by COR and additional documents are necessary. Options transactions involve certain risks and are not appropriate for every investor. Customers should consult their Broker for more specific information.

Other Products. COR may, at its sole discretion and on a case-by-case basis, provide loan value to other publicly traded investment products held by Customer so that those products can be used to support a margin loan.

Tax Treatment of Payments in Lieu of Interest, Dividends and Other Distributions. (a) You acknowledge that the securities in your Account, together with all attendant rights of ownership, may be lent to COR or lent by COR to others. In connection with such loans and in connection with securities loans made to you to facilitate short sales, COR may receive and retain certain benefits to which you will not be entitled. Such loans may limit, in whole or in part, your ability to exercise voting rights and/or your entitlement to interest, dividends and/or other distributions with respect to the securities lent. You understand that, while a security in your Account is lent to COR or to others, the borrower or the party to whom the borrower has sold the security may be entitled to interest, dividends and/or other distributions, and you may be allocated and receive substitute payments in lieu of such interest, dividends and/or other distributions. You understand that substitute payments may not be afforded the same tax treatment (generally long term capital gains rates) as actual interest, dividends and/or other distributions, and that you may incur additional tax liability for substitute payments that you receive as a result of being taxed at ordinary income rates. COR may allocate substitute payments in any manner permitted by law, rule or regulation, including, but not limited to, by means of a lottery allocation method. You acknowledge that you are not entitled to any compensation in connection with securities lent from your Account or for additional taxes you may be required to pay as a result of any tax treatment differential between substitute payments and actual interest, dividends and/or other distributions.(b) It is important to note that if you sell securities short, whether as a result of a short sale you transacted, an option exercise or assignment in your account or for any other reason, you may be responsible for paying dividends to the person or institution that purchased the securities or

to the person or institution that loaned the securities and you alone are responsible for maintaining a free cash balance in your account at least in an amount so as to be able to fulfill such obligations, even if your account does not show the dividend payable until the date your account is actually debited for the dividend.

36. Options Disclosure: NOTE: This statement is not intended to enumerate all of the risks entailed in trading options. It is expected that you will read the booklet entitled "Characteristics and Risks of Standardized Options" (see www.optionsclearing.com) prior to placing your first option order. In particular, please direct your attention to Chapter X, "Principal Risks of Options Positions."

Buying Options An option buyer (holder) runs the risk of losing the entire amount paid for the option in a relatively short period of time. The risk reflects the nature of an option as a wasting asset which becomes worthless when it expires. An option holder who neither sells his option in the secondary market nor exercises it prior to its expiration will lose his entire investment in the option if it expires out-of-the-money. The more an option is out-of-the-money and the shorter the time remaining to expiration the greater the risk that an option holder will lose all or part of his investment in the option.

Risk of Covered Call Writing The writer of a covered call forgoes the opportunity to benefit from an increase in the value of the underlying instrument above the option price, but continues to bear the risk of a decline in the value of the underlying instrument. If you have a deliverable different than 100 shares per contract, this will cause them to be partially naked (adding significant risk to their position), even in a cash account. For more information on deliverables, please visit the web site of the Options Clearing Corporation, www.optionsclearing.com.

Special Risks for Uncovered Option Writers: There are special risks associated with uncovered option writing which expose the investor to potentially significant loss. Therefore, this type of strategy may not be suitable for all customers approved for options transactions. These risks include: (a) The potential loss of uncovered call writing is unlimited. The writer of an uncovered call is in an extremely risky position, and may incur large losses if the value of the underlying instrument increases above the exercise price. (b) As with writing uncovered calls, the risk of writing uncovered put options is substantial. The writer of an uncovered put option bears a risk of loss if the value of the underlying instrument declines below the exercise price. Such loss could be substantial if there is a significant decline in the value of the underlying instrument. (c) Uncovered option writing is thus suitable only for the knowledgeable investor who understands the risks, has the financial capacity and willingness to incur potentially substantial losses, and has sufficient liquid assets to meet applicable margin requirements. In this regard, if the value of the underlying instrument moves against an uncovered writer's options position, COR or your broker may request significant additional margin payments from you. If you do not make such margin payments, COR or your broker may liquidate stock or options positions in your account, with little or no prior notice in accordance with your margin agreement. (d) For combination writing, where the investor writes both a put and a call on the same underlying instrument, the potential risk is unlimited. (e) If a secondary market in options were to become unavailable, investors could not engage in closing transactions, and an option writer would remain obligated until expiration or assignment. (f) The writer of an "American-style" option is subject to being assigned an exercise (i.e., having the option exercised) at any time after he has written the option until the option expires. By contrast, the writer of a "European-style" option is subject to exercise assignment only during the exercise period. (g) Because stock options are not generally adjusted for ordinary cash dividends and distributions, covered writers of calls are entitled to retain dividends and distributions earned on the underlying securities during the time prior to exercise. However, a call holder becomes entitled to the dividend if he exercises the option prior to the ex-dividend date even though the assigned writer may not be notified that he was assigned an exercise until after the ex-date. The assigned writer of an uncovered call option will then become liable for the dividend, for which cash will be taken out of your account on the dividend payment date. Because call holders may seek to "capture" an impending dividend by exercising, a call writer's chances of being assigned an exercise may increase as the ex-date for a dividend on the underlying security approaches. As a general rule, stock dividends, stock distributions and stock splits can result in an adjustment in the number of underlying shares or the exercise price, or both. It is possible that an option writer will not receive notification from their brokerage firm that an exercise has been assigned to them until one or more days following the date of the initial assignment to the Clearing Member by OCC. This creates a special risk for uncovered writers of physical delivery call stock options. This is discussed in "Risks of Options Writers" in Chapter X of the Characteristics and Risks of Standardized Options booklet of the Options Clearing Corporation. The fact that an option writer may not receive immediate notification of an assignment creates a special risk for uncovered writers of physical delivery call stock options that are exercisable when the underlying security is the subject of a tender offer, exchange offer, or similar event. A writer who fails to purchase the underlying security on or before the expiration date for the offer may learn after the expiration date that he has been assigned an exercise filed with OCC on or before that date. At that point, neither the purchase of the underlying security for regular settlement nor the exercise of another option (e.g., the long leg of a spread) will enable the assigned writer to deliver the security on the settlement date for the option exercise. If the assigned writer fails to make timely settlement, he may be liable for, among other things, the value of the offer (because his non-delivery may have prevented the exercising holder from making timely delivery of the security to the offeror). This risk can be avoided only by purchasing the underlying security on or before the expiration date for the offer. Occasionally, an offer will require that tendered securities be delivered in less than the normal settlement time for exchange transactions after the offer's expiration date. In those cases, call writers will need to purchase the underlying equity security at an earlier point, i.e., at least the number of days equal to the normal settlement time before the offerors' delivery deadline in order to protect themselves.

Special Statement for Combination and Spread Traders: Options spread traders must understand the additional risks associated with this type of trading before using spread and combination orders and systems. While it is generally accepted that spread trading may reduce the risk of loss, an investor MUST understand that this risk reduction can lead to other risks. These risks include: (a) **Early Exercise and Assignment Can Create Risk and Loss.** Spreads are subject to early exercise or assignment that can remove the very protection that the investor/trader sought. This can lead to margin calls and greater losses than anticipated when the trade was originally entered. (b) **Execution of Spread Orders is Often "Not Held" and at the Discretion of Marketplace.** Spreads are not standardized contracts as are exchange-traded puts and calls. Spreads are the combination of standardized put and call contracts. There is NO spread market in securities that are subject to such benchmarks such as "time and sales" or "NBBO" (National Best Bid/Offer) and therefore the "market" cannot be "held" to a price. (c) **Spreads are Executed Differently Than "Legged" Orders.** Spreads are used by strategists as examples of risk protection, profit enhancement and as a basis for results and return on investments. However, these strategies assume that the trade can actually be executed as a spread when market forces may and can make the actual execution impossible. Spreads entered through an order entry system are submitted as spreads and as such are subject to the market risk and may be affected by conditions related to human execution of dual or combination orders. (d) **Spreads are Bona-Fide Trades and not Individual Separate Trades that are "Legged" or "Paired".** For example, options prices on crossed-markets are misleading for the spread trader. An option may be offered on one exchange and bid on another exchange that can lead the trader to believe that their spread trade should be filled, when, in fact, the bids and offers must be on the SAME exchange, as all bona-fide spreads are routed and executed on one exchange. (e) **Spreads are Generally Entered on a Single Exchange and are Acted Upon by a Market Maker or Floor Broker.** Spreads are executed at the discretion of a market maker or floor broker and when cancelled or filled require that the market maker take manual action and require manual reporting at times. Delays for reporting of fills and cancels may create additional risks, especially in fast or changing markets. (f) **Closing Transactions May Not be Possible.** If a secondary market in options were to become unavailable, investors could not engage in closing transactions, and an option writer would remain obligated until expiration or assignment. (g) **Style of Expiration Poses Unique Risks.** American-style options may be exercised against the writer at any time prior to expiration, which may create unexpected risks and requirements. If a short option is assigned against your Account, action may be required to avoid losses and for other reasons. By contrast, European-style options may create risks at expiration when exercised, since such options may only be exercised on the expiration date.

37. Prohibition on Freeriding- In a cash account, a customer must pay for the purchase of a security before selling it. If a customer buys and sells a security before paying for it, the customer is engaging in an activity that is prohibited by federal regulations and which is called freeriding. Accordingly, I understand and agree that if I purchase securities in a cash account and sell them before payment is received by COR, COR will place that account on restricted status for a period of 90 calendar days following the trade date for a first offense, 180 days for a second offense, and 1 year for a third offense, or place other restrictions as required or permitted by law or regulation. During any period of restriction, unless My cash account contains funds in advance of the trade sufficient to pay for any new purchase in full, I agree that I will not be permitted to purchase or sell any new securities in that account. I agree that

COR will cancel or remove any trades from My cash account that are made in violation of these or any other legal or regulatory prohibitions on freeriding. COR and I agree that nothing stated in this section constitutes a modification of any laws or regulations to which COR and I are subject.

38. Fees and Charges: I understand that there are charges for commissions and fees for executing buy and sell orders and for other services provided under this Agreement. I agree to pay such commissions and fees at the then prevailing rate. I acknowledge that the prevailing rate of commissions and fees may change and that change may occur without notice. I agree to be bound by such changes. I specifically agree to pay a reasonable rate of interest on the principal amount of any debit balance carried with respect to the account. Interest due on the account is payable on demand. In the case of any stock borrow I request, I understand and agree that COR may charge Me borrow rates that it determines in its sole discretion and which COR will disclose upon request to My Introducing Broker Dealer. I also agree to pay such expenses incurred by You in connection with collection of any unpaid balance due on My accounts, including, but not limited to, attorney's fees allowed by law.

39. Account Sell Out of positions or Closure- Integrity reserves the right to sell securities in an account and/or send out cash balance to close due to abandonment, no trade activity for 18 months or to cover IRA or Paper Statement/Confirmation charges.

40. Trusted Contact Person (TCP)- By choosing to provide information for a Trusted Contact Person (TCP), you authorize IBSI to contact and to disclose information about you and your accounts to the TCP: a) Provide the TCP with information about you or your accounts, but does not allow the TCP to transact on your behalf. b) Inquire about your current contact information or health status. c) Inquire if another person or entity has legal authority to act on your behalf (such as a guardian, conservator, trustee or holder of power of attorney). The TCP must be at least 18 years old and cannot be your Broker or Investment Advisor.

I decline to identify a Trust Contact at this time _____ (yes or no)

TCP Name _____ Relationship _____ Phone # _____

TCP Email _____ TCP Address _____

I hereby authorize COR to e-mail to me (Check all that apply): ___ Trade confirmations ___ Monthly account statements ___ Prospectuses, proxy materials, annuals reports, and other communications

BY SIGNING THIS AGREEMENT, YOU ACKNOWLEDGE THAT:

1. Pre-dispute Mediation and Arbitration: This agreement contains and is governed by pre-dispute mediation and arbitration clauses, which appears in Section 26 of this agreement. You acknowledge that you have read a copy of this clause.

2. You have received, read and understand this agreement.

3. Correspondent and COR are relying on the information provided in approving your Account and extending you credit and you certify that all such information is true and correct.

THIS FORM IS A CONTRACTUAL AGREEMENT. DO NOT SIGN BELOW UNTIL YOU HAVE READ THIS AGREEMENT CAREFULLY.

Account Owner's Name (Please Print) (%) Ownership Signature Date

Joint Account Owner's Name (Please Print) (%) Owner Signature Date

Registered Representative's Name and Number Registered Representative Signature Date

Branch Manager Name Branch Manager Signature Date