

Please complete a new form for each user

Online Access Options: <input type="checkbox"/> View Only <input type="checkbox"/> View and Execute Trades		Type of Request: <input type="checkbox"/> New User <input type="checkbox"/> Third Party <input type="checkbox"/> Change to Existing User ID:		Account Number(s) to be linked for this Service:	
Account Owner:		E-Mail Address		Account Owner:	
Account Owner:		E-Mail Address		Account Owner:	
Account Owner:		E-Mail Address		Account Owner:	

This Online Account Access and Trading Acknowledgment (the "Acknowledgment") must be completed by you when you apply for privileges to (i) view your account information, or (ii) request the execution of orders electronically (the "Service") with Commerce Brokerage Services, Inc. ("CBSI"). (The option you select is noted above.) This Acknowledgment is part of the "End-User Agreement" you accept when using the Service, and is in addition to and amends and modifies any other agreements, disclosures or other items required when opening an account with CBSI, including, without limitation, the terms and conditions of your account included in your "Customer Agreement." The terms and conditions in the Customer Agreement are incorporated herein by reference. This Acknowledgment summarizes the process for using the Service. By signing this Acknowledgment and accepting the End-User Agreement, you expressly agree to and indicate that you understand the terms, conditions and operations of the Service. If any conflict exists between this Acknowledgment and any other agreement, document or item concerning your account with CBSI, this Acknowledgment and the End-User Agreement shall control and supersede any such other agreement, document or item. For accounts with multiple owners, each owner must sign and return this Acknowledgment to authorize this access for each user ID requested.

Identification Number and Personal Identification Number: As referenced in your End-User Agreement with CBSI, you have a unique identification number ("ID") and associated personal identification number ("PIN") assigned to you. The PIN is provided for your use and protection. You must change the PIN to a unique number at the time you first use the Service. You agree to: (a) not disclose the PIN or otherwise make it available to anyone else; (b) immediately notify us of any loss or theft of the PIN; and (c) be liable for the PIN and for its authorized use and for its unauthorized use as described in this Acknowledgment. Unless you notify us as provided in this Acknowledgment, you acknowledge that we are entitled to rely on the use of your PIN as your authorization for any order placed using the Service. You are responsible for all orders you initiate or authorize using the Service. **If you permit any other person to use the Service or your PIN, you will have authorized that person to access your account and you are responsible for any order that person initiates or authorizes from your account.** You are responsible for maintaining the confidentiality of your ID and PIN. **You expressly acknowledge and understand that you are responsible for all orders entered through the Service using your ID and PIN.**

Manner in which an Order is Requested and Executed: Before you may request the execution of an order, your account with CBSI must be accepted. CBSI reserves the right to refuse to open an account and accept orders until a written copy of the Customer Agreement and any other documents required by CBSI, originally signed by the customer, are received and accepted by CBSI. *Sufficient securities or cash must be in the account to cover each requested order.*

When you request that an order be executed by CBSI on your behalf, the following items occur, as summarized:

- I. You request the execution of an order through your personal computer using a third-party Internet service provider to transmit the order to CBSI.
 - II. When entering the order, you must use your ID and PIN and follow any other security measures requested.
 - III. After the order is transmitted and when received by CBSI, you will receive a confirmation number indicating solely that the requested order has been received and is pending, not that it has been executed. If you do not receive timely notification that CBSI has received the order, you must call CBSI at the appropriate phone number provided herein to determine if re-entry is needed.
 - IV. Once CBSI receives the order, a representative of CBSI will review the order and relevant information regarding the order and your account. CBSI may refuse, for any reason in its sole discretion, to execute the order requested. Sufficient cash or securities must be in your account to cover the order. If the order is rejected, the Order Status screen in the Service will be updated to reflect the rejection of the order. If the order is approved, CBSI proceeds to execute the order as instructed.
- UNTIL CBSI RECEIVES AND ACCEPTS THE ORDER FOR EXECUTION, CBSI IS NEITHER RESPONSIBLE NOR LIABLE FOR THE ORDER.**
- V. Once CBSI accepts an order for execution and has executed the order, the Order Status screen in the Service will be updated to reflect the confirmation of the order. You will also receive written confirmation of any executed order as well as account statements. If you do not receive timely confirmation that the order has been executed, you must call CBSI at the appropriate phone number provided herein to determine if re-entry is needed.

You understand that once an order is placed, you may not be able to cancel it. You can *attempt* to cancel an order using the Service or by calling CBSI at the appropriate phone number provided herein. You understand that CBSI cannot guarantee that an order can be cancelled once you have placed it.

You further understand and acknowledge that you shall immediately notify CBSI if (1) you have placed an order through the Service and you have not received a confirmation number, (2) an order has been placed through the Service and you have not received an accurate acknowledgment, whether through hard copy, electronic or verbal means, of its execution, (3) you have received acknowledgment, whether through hard copy, electronic or verbal means, of an order which you did not place or any similar conflict, or (4) you become aware of any unauthorized use of your ID or PIN. If you fail to so notify CBSI of any of these events, neither CBSI, nor any of its employees, agents, affiliates, subsidiaries or third parties shall have any responsibility or liability to you or to any other person as a result of your failure to so notify CBSI.

Phone Numbers for Communication with CBSI: If you are unable to reach CBSI to request an order electronically or for any issues related to the attempted execution of orders electronically through this Service, you must contact CBSI by telephone at 1-800-772-7283 or 816-234-2416. You must contact CBSI as promptly as possible if problems or difficulties arise in any way or at any time in your electronic communications with CBSI. The problem or difficulties with electronic communications may be the result of problems or difficulties with your third-party Internet Service Provider, among other causes, of which CBSI may have no knowledge. You understand and agree that use of or connection to the Internet is inherently insecure and that connection to the Internet provides opportunity for unauthorized access by a third party to your computer systems, networks, and any and all information stored therein. **All information transmitted and received**

through the Internet is subject to unauthorized interception, diversion, corruption, loss, access, and disclosure. We shall not be responsible for any adverse consequences whatsoever of your connection to or use of the Internet, and shall not be responsible for any use by you of an Internet connection in violation of any law, rule, or regulation or any violation of the intellectual property rights of another.

Limitation of Liability

If the Service is not available, you agree to place your trades and access your account by other means such as calling the Trade Service Desk, at the appropriate number provided herein, or your Financial Advisor to assist you with your transaction. **Except as otherwise provided in the Agreement or by law, we are not responsible for any loss, injury or damage, whether direct, indirect, special, consequential or exemplary damages, including lost profits, attorneys fees, goodwill, use, data or other intangible losses (even if advised of the possibility thereof) resulting from (i) the use or inability to use the Service; (ii) the cost of procurement of substitute goods and services or messages received or Transactions entered into through or from the Service; (iii) unauthorized access to or alteration of your transmissions or data; (iv) statements or conduct of any third party on the Service; or, (v) any other matter relating to the Service including the installation, operation, or maintenance of your computer or related equipment.**

Additional Provisions: CBSI offers the ability for you to request the placement of orders electronically solely as a convenience to you. CBSI expressly denies any liability or responsibility merely as a consequence of allowing orders to be placed with it electronically. CBSI must receive the order to be able to execute it and you remain responsible to assure placement of the order with CBSI. It is your responsibility to call CBSI at the appropriate phone number provided herein as you deem necessary to place the order with CBSI or to assure confirmation of the order. CBSI does not guarantee your ability to access the Service at any time or at all. You understand that access to the Service is a function of technical and facilities considerations beyond CBSI's control.

As with any order, delays may occur in the execution of the order. Time delays occur for processing and otherwise between your entry of the order request and its execution. Until you receive confirmation of execution, the order has not been executed. During this delay, you must determine whether to call CBSI at the appropriate phone number provided herein to assure order execution.

Orders may only be executed during market hours. An order transmitted and received outside market hours will be executed during the next available normal market hours. You understand that the price at which your order executes may be different from the price at which the security was trading at the time you requested that your order be placed through the Service.

Commission Schedules:

Standard Option: To receive the benefits of this discounted schedule, you must place all your stock, option and exchange trade mutual funds (ETF's) trades using this Service. All other fees and charges as indicated on the current CBSI Commission and Fee schedule will apply. You are responsible for all fees and charges incurred through use of the Service prior to any termination thereof.

Preferred Option: To receive the benefits of this discounted schedule, you must place all your stock, option and exchange trade mutual funds (ETF's) trades using this Service, sign up to receive all your confirms, statements and other notices online. All other fees and charges as indicated on the current CBSI Commission and Fee schedule will apply. You are responsible for all fees and charges incurred through use of the Service prior to any termination thereof. Failure to meet these requirements will result in your transactions reverting to the Standard Option for trades executed online. _____ Initial here if you agree to these terms to have the accounts indicated at the top of this form receive this Preferred Option.

Account Linking: All authorized accounts indicated on the top section of this agreement must be of a common ownership to be able to be linked for online account view and/or trading. This form must be signed by all account owners for ALL accounts at the top of this form. A Power of Attorney may sign on behalf of an account owner provided a fully executed and accepted Power of Attorney Affidavit is on file.

Third Party Access: Third Party access may be granted to this Service by the authorization of all the account owners. Third Parties include individuals who are not the legal owners of an account. Examples of Third Parties include individuals who have been granted trading authority on an account, an accountant, or any individual in which the legal account owner(s) would like to grant access to either view or place securities transactions on behalf of their account. All account owners and authorized persons must sign this form and accept the terms of this agreement. By signing below, the account owner(s) agree and understand that granting online access to a Third Party gives the Third Party access to personal and confidential information. Granted access to this Service to a Third Party will remain in affect until CBSI is notified in writing to terminate such access.

Electronic Confirmations and Statements: Once you have signed onto the Service, you will have the ability to choose to receive electronic confirmations, statements and other CBSI communications and turn off the paper versions of these for all future transactions. ***This is required for those with the Preferred Option.*** In doing this, you agree and understand that CBSI will no longer mail you paper confirmations and/or statements until you chose to stop the electronic notification of these items.

Termination: This Service will remain in affect until or unless one of the following occur: 1) the brokerage account is closed, (a closed account will automatically terminate this Service); 2) written notice is received by one or all of the account owners to terminate this Service; or 3) written notice is received by one or all of the account owners to terminate this Service for a third party granted access. CBSI reserves the right to cancel any and all individuals authorized to access to this service on behalf of an account without notice. In addition, CBSI reserves the right cancel all authorized parties access to this service if it is not used by such individuals for more than 18 months.

Acceptance: By clicking the "ACCEPT" button for the End-User Agreement and by signing below, you expressly acknowledge receipt, review and understanding of this Acknowledgment and all its contents. By signing and returning this written Acknowledgment, you further ratify your acceptance and agreement to all other agreements, documents and items concerning your account with CBSI, including, without limitation, your Customer Agreement.

Account Owner:	Date:	Account Owner:	Date:
Account Owner:	Date:	Account Owner:	Date:
Authorized Person:	Date	Authorized Person	Date
Internal Use Only			
Processed By:	Date	User ID:	Pin#