

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 below.) 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. You must sign and return this Acknowledgment to obtain access to the Service.

**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, 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.**

**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.

Until otherwise notified, there is no fee for access to the Service. However, CBSI will charge a commission for all trades made using the Service, as well as the standard fees and charges indicated in the CBSI fee schedule. You are responsible for all fees and charges incurred through use of the Service prior to any termination thereof. CBSI reserves the right to cancel your ability to request the execution of orders electronically if you do not execute a **minimum** of two orders per calendar year through the Service.

**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.

**Option:**       **View Account Information Only**                       **View Account Information and Execute Orders**

**Name:** \_\_\_\_\_ **E-Mail Address:** \_\_\_\_\_

**Address:** \_\_\_\_\_ **Social Security Number :** \_\_\_\_\_

\_\_\_\_\_ **Account Number(s):** \_\_\_\_\_

**Home Phone:** \_\_\_\_\_ **Work Phone:** \_\_\_\_\_

**Signature(s):** \_\_\_\_\_ **Date:** \_\_\_\_\_

\_\_\_\_\_ **Date:** \_\_\_\_\_

**Please retain a copy of this document for your records  
and mail the copy with original signature(s) to:  
Commerce Brokerage Services, Inc.  
Mail Stop CLBS, 12th Floor  
8000 Forsyth Blvd.  
St. Louis, MO 63105-9822**