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IV. ELECTRONIC NOTIFICATION AGREEMENT

To stop receiving paper account statements, trade confirmations and/or other documents as they may be made available (the "Account Communications"), you agree to accept and receive electronic notification that the Account Communications are available online for your retrieval (the "Service"). "You" means the account owner(s) and/or authorized user(s) of the account. "Authorized user" means a person that you have authorized with full access to your account and has been granted a user ID.

By accepting electronic delivery of the Account Communications, you are agreeing to the electronic delivery of all notices, disclosures and other information relating to your account that are communicated with or within the Account Communications.

The Account Communications will be available to you online via www.mydocumentsuite.com, a service provided by Pershing LLC on behalf of your financial organization, or a website provided to you by Pershing LLC on behalf of your financial organization. You will be notified by electronic mail (e-mail) when these documents are available to be viewed online. The e-mail notification(s) will be sent to the e-mail address(es) established when registering with this service, or that have otherwise been provided. You may modify the e-mail address(es) through the website or by contacting your financial organization. In the event of an e-mail notification failure as defined by Pershing, Pershing will terminate this arrangement and you will revert to receiving paper documents until such time that you re-enroll through the mydocumentsuite.com or other website service.

By accepting this Agreement, you affirm that you have a valid e-mail address on record with your financial organization, have access to the Internet and you are at least 18 years of age. You also affirm that you have installed Adobe Acrobat Reader version 4.0 or higher to view your Account Communications. You agree that electronic delivery of the Account Communications is deemed accepted, regardless of whether a particular document is accessed or viewed. You may print or save a copy of the Account Communications at any time. You may request a mailed copy of your Account Communications by contacting your financial organization.

Your consent to accept electronic delivery of the Account Communications is effective until revoked by Pershing, your financial organization or you. You may revoke your consent and resume receiving paper Account Communications by changing your delivery preferences by following the instructions on the website, or by contacting your financial organization directly for assistance. Changes to the electronic delivery settings for your accounts may be made by any authorized user, such as a joint account owner. In the event that you lose access to the website, you may contact your financial organization in order to have your access reinstated, or you may register directly via mydocumentsuite.com.

You expressly agree and acknowledge that your use of the Service is at your sole risk. None of Pershing, your financial organization nor their respective directors, officers, employees, agents, contractors, affiliates, information providers or services warrant that the mydocumentsuite.com or other website service will be uninterrupted or error free. Neither Pershing nor your financial institution warrant the timeliness, sequence, accuracy, completeness, reliability or content of any information with respect to accessing electronic information. The service provided herein is on an "as is," "as available" basis and without warranties including, without limitation, those of merchantability, fitness for a particular purpose or non-infringement other than those warranties which are implied by and incapable of exclusion, restriction or modification under the laws, rules and regulations applicable to this service.

You are responsible for maintaining the confidentiality of your user ID and password, and for restricting access to your computer, and you agree to accept responsibility for all activities that occur under your user ID or password.

You are agreeing to abide by the terms and conditions as they may be amended from time to time; amended terms will be posted on www.mydocumentsuite.com or the website provided by Pershing LLC on behalf of your financial organization. Your continued use of either website will constitute your acceptance of the then-current terms and conditions. The terms and conditions of this Agreement set forth the entire understanding and agreement between us with respect to the subject matter hereof.

V. SIGNATURES

If you have chosen to receive brokerage account communications electronically, by signing below you represent that you have read and understand Section IV, Electronic Notification Agreement.

Each account owner must sign this form.

<input type="text"/>	-	<input type="text"/>		
PRIMARY ACCOUNT NUMBER		ACCOUNT OWNER (PLEASE PRINT)	SIGNATURE	DATE
<input type="text"/>	-	<input type="text"/>		
ACCOUNT NUMBER		ACCOUNT OWNER (PLEASE PRINT)	SIGNATURE	DATE
<input type="text"/>	-	<input type="text"/>		
ACCOUNT NUMBER		ACCOUNT OWNER (PLEASE PRINT)	SIGNATURE	DATE
<input type="text"/>	-	<input type="text"/>		
ACCOUNT NUMBER		ACCOUNT OWNER (PLEASE PRINT)	SIGNATURE	DATE
<input type="text"/>	-	<input type="text"/>		
ACCOUNT NUMBER		ACCOUNT OWNER (PLEASE PRINT)	SIGNATURE	DATE

FOR OFFICE USE ONLY	<input type="checkbox"/> mydocumentsuite.com	<input type="checkbox"/> NetExchange Client	Profile: _____
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