



Account Number \_\_\_\_\_

Rep ID \_\_\_\_\_ Alternate Branch \_\_\_\_\_

**INVESTMENT ACCESS ACCOUNT APPLICATION**If any information is inaccurate, please correct and initial your changes before returning.  New  Update**CLIENT INFORMATION**

Name and Address	Telephone Number
	Cash Sweep Selection

**INVESTMENT ACCESS CHECKING**

Name and Address on Checks	Telephone Number (list only if you desire on checks)
	Driver's License Number (list only if you desire on checks)
	Type of Checks Ordered (see last page for options)

**VISA PLATINUM® CHECK CARD**

<input type="checkbox"/> Yes, send Visa Platinum® Check Cards to the Account Owner and Co-Owner	Mother's Maiden Name
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**VISA/CHECKS SHIPPING METHOD**

<input type="checkbox"/> Standard Shipping <input type="checkbox"/> Rush Delivery (additional charge)
Ship to: <input type="checkbox"/> Address of Record <input type="checkbox"/> Address of Check Plating <input type="checkbox"/> Other _____

**SIGNATURES**

By signing this agreement, I acknowledge that:

- I. My Investment Access Account is subject to all terms and conditions included in the Investment Access Account Application.
- II. I understand that if my Investment Access Account is a custodial account established under either the Uniform Transfer to Minors Act or Uniform Gift to Minors Act, or a Fund Advisory Account, I may not utilize an RBC Express Credit account and that I cannot borrow against the securities held in my account.
- III. I have received a copy of the Investment Access Account Terms and Conditions and fee schedule, have had an opportunity to read them, and consent to all of their Terms and Conditions.
- IV. This Application, including the Terms and Conditions, has not been altered or revised in any manner by me, and I agree to be bound by its Terms and Conditions in their entirety.
- V. RBC Correspondent Services, a division of RBC Capital Markets, LLC ("RBC CM"), Member NYSE/FINRA/SIPC, is entitled to rely upon the information provided in this form until written notice of its revocation is provided to us.
- VI. **This agreement contains an arbitration clause found on Page 13, Section 11.**

**All Account Owners must sign below.**

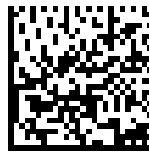
Account Owner Signature (Trustee signature, if a Trust)	Date	Co-Owner Signature (Co-Trustee signature, if a Trust)	Date
Print Name From Signature Above		Print Name from Signature Above	

**FIRM ATTESTATION**

By submitting this request, I, on behalf of the Firm, hereby represent and warrant that 1) all client or other authorizing party signature(s) on the attached document have been notarized, or if such signatures have not been notarized, that the signature(s) of the person(s) signing the authorization documents attached to this request is/are genuine, 2) that such signer(s) is/are an authorized party with capacity and authority to bind the account, and 3) that the transaction has been verified with an authorized party for the account and 4) agree that the Firm will indemnify RBC CM for any action taken in reliance on the above representations and warranties.

Authorized Firm/Principal Signature	Date	Firm Authorized Signer Name (please print)
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**This application must be accompanied by an Investment Access Account Terms and Conditions.**



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**INVESTMENT ACCESS ACCOUNT APPLICATION****INVESTMENT ACCESS ACCOUNT APPLICATION – ADDITIONAL SIGNERS**

I hereby authorize the following individual to:

- Sign the checks on the account.
- Use the IAA Visa Platinum® Check Card on the account and authorize and direct RBC CM to issue a separate IAA Visa Platinum® Check Card linked to the above-referenced account to the following individual (additional cards are subject to a fee).

**Trust accounts:**

I, the undersigned Trustee(s), represent and warrant that I have full authority under the Trust Agreement and applicable law to authorize, and hereby authorize the following individual to:

- Sign the checks on the Trust account.
- Use the IAA Visa Platinum® Check Card on the account and authorize and direct RBC CM to issue a separate IAA Visa Platinum® Check Card linked to the above-referenced account to the following individual.

Authorized Signer Signature	Date	Print Name of Authorized Signer
Notary Public Signature		Seal Here

**INVESTMENT ACCESS ACCOUNT APPLICATION – ADDITIONAL SIGNERS**

I hereby authorize the following individual to:

- Sign the checks on the account.
- Use the IAA Visa Platinum® Check Card on the account and authorize and direct RBC CM to issue a separate IAA Visa Platinum® Check Card linked to the above-referenced account to the following individual (additional cards are subject to a fee).

**Trust accounts:**

I, the undersigned Trustee(s), represent and warrant that I have full authority under the Trust Agreement and applicable law to authorize, and hereby authorize the following individual to:

- Sign the checks on the Trust account.
- Use the IAA Visa Platinum® Check Card on the account and authorize and direct RBC CM to issue a separate IAA Visa Platinum® Check Card linked to the above-referenced account to the following individual.

Authorized Signer Signature	Date	Print Name of Authorized Signer
Notary Public Signature		Seal Here

**ACCOUNT OWNER ADDITIONAL SIGNER AUTHORIZATION**

Account Owner Signature (Trustee signature, if a Trust)	Date	Co-Owner Signature (Co-Trustee signature, if a Trust)	Date
Print Name from Signature Above		Print Name from Signature Above	
Co-Owner Signature (Co-Trustee signature, if a Trust)	Date	Co-Owner Signature (Co-Trustee signature, if a Trust)	Date
Print Name from Signature Above		Print Name from Signature Above	



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## INVESTMENT ACCESS ACCOUNT APPLICATION

### INVESTMENT ACCESS ACCOUNT TERMS AND CONDITIONS

#### Introduction.

This agreement (the "Agreement") sets forth the terms and conditions under which RBC CM, and its subsidiaries, affiliates, agents and its and their successors and assigns, will transact business with me, including, but not limited to, the maintenance of my account(s) as introduced to RBC CM by my brokerage firm ("Firm"). My signature on the signature page of the Investment Access Account Application will constitute my understanding and acceptance of, and agreement to, these terms and conditions. RBC CM carries my account(s) as clearing broker for my Firm. I understand that my Firm is an independent registered broker-dealer which has introduced my account(s) to RBC CM as clearing broker. Under a clearing agreement between RBC CM and my Firm, RBC CM performs certain services, including clearing, bookkeeping, cashiering and custodial services relating to my account(s). If a separate RBC Express Credit account agreement has been executed by me with RBC CM ("RBC Express Credit Account"), RBC CM may also extend credit to me for purchases of securities in my account, and under such circumstances would be responsible for ensuring that my RBC Express Credit Account is in compliance with Regulation T of the Federal Reserve Board. As clearing broker, however, RBC CM plays no part in, and has no responsibility for, my Firm's investment or trading recommendations to me or the suitability of such recommendations and, if my account is a discretionary account, the supervision of trading in my account by my Firm. RBC CM is also not responsible for opening, approving or monitoring my account, for obtaining personal information (such as my investment objectives) from me, for ensuring that transactions in my account are in compliance with all applicable rules and regulations, or for supplying me with documentation required by RBC CM. Moreover, unless RBC CM receives from me prior written notice to the contrary, RBC CM may accept from my Firm, without any inquiry or investigation: (a) all orders or instructions for the purchase, sale or transfer of securities and other property in my account(s) including on RBC Express Credit, if I have an RBC Express Credit Account, and (b) any other instructions concerning my account(s) or the property therein, including the transfer of funds to me or third parties by check or wire transfer. I agree that RBC CM shall not be responsible to me for any loss resulting from the conduct of third parties, including my Firm. I further agree that RBC CM shall have no obligation or duty to supervise the activities of any such third party, including my Firm, and I agree to indemnify and hold RBC CM harmless from and against all losses, liabilities and damages, including attorneys' fees, incurred by RBC CM as a result of any actions taken or not taken by such third parties, including my Firm, with respect to my account(s) or any securities, funds or other assets in my account(s).

I acknowledge having received a notice pursuant to Rule 382 of the New York Stock Exchange LLC ("NYSE"), as incorporated into the Rules of the Financial Industry Regulatory Authority ("FINRA"), which sets forth the duties, responsibilities and obligations of RBC CM and my Firm. That notice is incorporated herein by reference.

I understand that in order to open an Investment Access Account with RBC CM, I may be required to deposit cash, securities or both. I also understand that the amount of my authorized limit is subject to the amount of cash and securities in my account and, if I have an RBC Express Credit Account, the available RBC Express Credit loan value of securities held in my account. I understand an RBC Express Credit Account may not be opened or used with some types of accounts, such as IRAs and certain types of conservatorships. I will consult my Investment Executive or other investment and/or tax professional to determine whether I can open and maintain an RBC Express Credit Account with you.

If I select or ever use the RBC CM Investment Access Account and effect a Check or ACH Transaction (defined below), I understand this section governs my use of such product or service and agree to be bound by the terms of this section. In addition, this section will govern my use of any transactions using Electronic Fund Transfers or Automated Clearing House Services that I initiate or authorize through a third party other than RBC CM (transactions using Electronic Fund Transfers or Automated Clearing House Services that I initiate through RBC CM are governed by other sections).

RBC Correspondent Services, a division of RBC Capital Markets, LLC ("RBC CM") has arranged with BNY Mellon Investment Servicing Trust Company ("BNY Mellon") and Bank (defined below) for the issuance of Check writing privileges and Visa® cards to its clients. When I use my Checks or Cards, I will be accessing the Available Balance in my RBC CM Account.

This section of the Investment Access Account Agreement pertaining to Checkwriting, ACH and Debit Card Services constitutes a separate agreement (the "Agreement") and is made among me, RBC CM, BNY Mellon and Bank and explains the types of Transactions that I can perform with my Card, as well as my rights and responsibilities concerning my usage and safekeeping of my Checks and my Cards. By using my Card or writing Checks or effecting Transactions, I agree to be legally bound by the terms and conditions set forth in this Agreement. For the avoidance of doubt, neither BNY Mellon or Bank is a party to any other section of the Investment Access Account Agreement. Neither BNY Mellon or Bank has any duties, obligations, responsibilities or liabilities with respect to any other section of the Investment Access Account Agreement.

I will read this Agreement carefully because it tells me my rights and obligations for the Transactions listed. I should keep this document for future reference.

#### IMPORTANT

If I believe any of my Checks have been lost, stolen or forged or my Card or personal identification number ("PIN") has been lost or stolen or has become known to unauthorized persons or that someone has used or may use my Card or PIN without my permission:

Notify RBC CM by telephone or BNY Mellon in writing.

Telephone RBC CM at: 1-800-933-9946 (RBC CM will, in turn, notify BNY Mellon of any issues).

Or

Write BNY Mellon at: BNY Mellon Investment Servicing Trust Company  
103 Bellevue Parkway  
19W-01-06  
Wilmington, DE 19899

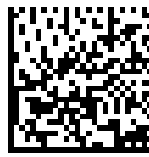
For all other questions: Telephone or write my RBC CM financial professional.

1. **Definitions.** Unless the context otherwise requires, the capitalized terms used in this Agreement have the meanings specified below:

"Account" refers to my account with RBC CM.

"Agreement" means the Investment Access Account Agreement these Terms and Conditions for Investment Access Account and Electronic Fund Transfers/Automated Clearing House Services Agreement.[This definition needs to be clarified]"

"ACH Transaction" means a transaction cleared through the Automated Clearing House.



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**INVESTMENT ACCESS ACCOUNT APPLICATION****INVESTMENT ACCESS ACCOUNT TERMS AND CONDITIONS CONTINUED**

“ATM” means automated teller machine.

“ATM Withdrawal” means a Card Transaction in which I receive money from an ATM.

“Authorization” means a Transaction in which I authorize others to place a hold on my Available Balance to ensure future payment.

“Available Balance” is the amount RBC CM has transmitted to BNY Mellon as available for my Account, which may include available credit in my margin account\*.

“Bank” means: (i) solely with respect to Checks, Check Transactions and ACH Transactions, The Bank of New York Mellon, or any successor bank; and (ii) solely with respect to Cards and Card Transactions, PNC Bank, N.A., or any successor bank.

“Banking Day” has different meanings for ATM Withdrawals and for Cash Advances, Purchases, and Authorizations. A Banking Day may, as applicable, exclude bank or RBC CM holidays.

- (1) For ATM Withdrawals, RBC CM, Bank and BNY Mellon consider there to be seven Banking Days each week for purposes of imposing security limits on the number and amount of Withdrawals I can perform at an ATM. For these purposes, Banking Days begin at 12:00 a.m. midnight Eastern Time.
- (2) For Cash Advances, Purchases, and Authorizations:
  - a) RBC CM, Bank and BNY Mellon consider there to be *six* Banking Days each week for purposes of imposing security limits on the *amount* of Cash Advances, Purchases, and Authorizations I can perform. For these purposes Banking Days begin at 6:00 a.m. Eastern Time. The period from Saturday at 6:00 a.m. to Monday at 6:00 a.m. Eastern Time is counted as one Banking Day; and
  - b) RBC CM, Bank and BNY Mellon consider there to be *seven* Banking Days each week for purposes of imposing security limits on the *number* of Cash Advances, Purchases, and Authorizations I can perform. For these purposes, Banking Days begin at 12:00 a.m. midnight Eastern Time.

“BNY Mellon” means BNY Mellon Investment Servicing Trust Company, which is responsible for administration of the banking services provided hereunder.

“Business Day” means Monday through Friday, excluding federal holidays. Although RBC CM’s, BNY Mellon’s or Bank’s offices may be open on certain federal holidays, these days are not considered Business Days for purposes relating to the transfer of funds.

“Card” means the Visa® Debit Card issued on my Account.

“Card Transaction” means those transactions which I can perform with my Card as more fully described below.

“Cash Advance” means a Card Transaction in which I receive money back from a merchant or financial institution. Cash Advances do not include ATM Withdrawals.

“Check” means the Checks issued on my Account.

“Check Transaction” means those transactions which I initiate via a Check.

“Electronic Fund Transfer” means any transfer of funds initiated or authorized by me through an electronic payment system. Card Transactions and certain ACH Transactions are considered Electronic Fund Transfers.

“Purchase” means a Card Transaction in which I purchase goods or services.

“Regulation E” means Regulation E (12 C.F.R. part 205) of the Board of Governors of the Federal Reserve System.

“Services” means Check writing privileges, Card, ACH and related services.

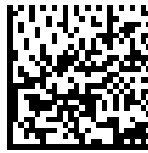
“Transaction” means those transactions which I can perform with my Cards and Checks as more fully described in this Agreement, as well as ACH Transactions.

“Unauthorized Transaction” means a Transaction made by someone without my authorization and from which I received no benefit. An Unauthorized Transaction does not include: (a) a Card Transaction by a person to whom I furnished my Card or PIN unless I have notified RBC CM or BNY Mellon that Card Transactions by such persons are no longer authorized and RBC CM and BNY Mellon have had a reasonable opportunity to act on such notice; (b) a Transaction made or authorized by me with the intent to defraud; or (c) a Transaction which is made in error by RBC CM or BNY Mellon.

“I, me and client” means each person or entity who is a registered owner of the Account.

**2. General Features of Services.****2.1. Available Balance.**

- 2.1.1. My Available Balance may fluctuate from day to day because it is dependent upon changes in the balance in my Account. Shortly after BNY Mellon is notified of a Transaction, the Available Balance is reduced, not when a sales draft or Cash Advance draft is paid. For example, my Account may be debited (and Available Balance reduced) on the day an item is presented by electronic or other means, or at an earlier time based on notification received by us that an item drawn on my Account has been deposited for collection at another financial institution.
- 2.1.2. I promise not to make a Transaction (such as making a Card Purchase or writing a Check) that exceeds my Available Balance. If I attempt to make a Card Transaction that will exceed my Available Balance, the Card Transaction will normally be declined.



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## INVESTMENT ACCESS ACCOUNT APPLICATION

### INVESTMENT ACCESS ACCOUNT TERMS AND CONDITIONS CONTINUED

#### 2.2. Payment for Transactions.

- 2.2.1. On a daily basis, BNY Mellon will notify RBC CM of the Transactions on my Account that BNY Mellon receives. RBC CM will make payments to Bank (via BNY Mellon) on my behalf on each Business Day that RBC CM receives notice of the Transactions.
- 2.2.2. *I authorize RBC CM to charge my Account in order to pay for Transactions.* Each Transaction shall be considered to be my direction to RBC CM, Bank, and/or BNY Mellon to charge or reduce my Available Balance. ***RBC CM will make payments for the charges in the following order of priority: cash in my Account and then available credit in my RBC Express Credit account (margin).*** When I use my Card, the charge or reduction to my Available Balance occurs immediately and I understand that I have no right to stop payment on any Card Transaction. *See the Stop Payment – Checks section below to learn how to stop payments on Checks I have written.* I understand that Authorizations will reduce my Available Balance by the amount of the Authorization even if the Authorization does not result in a Transaction. Note that an Authorization will reduce my Available Balance until the Transaction is completed in whole or in part, or after the expiration of a time period specified by Bank or BNY Mellon.
- 2.2.3. If there is more than one person who is authorized to sign on the Account, I authorize RBC CM, Bank and/or BNY Mellon to pay Card drafts on the authority of any one or more of the signatures of the individuals identified and carried on the Account record. *See below for more information about joint Accounts.*
- 2.2.3.1 **Unauthorized Use.** I promise not to let any unauthorized person make a Transaction. If I permit an unauthorized person to make a Transaction(s), even if the amount of actual use exceeds the amount I authorized, I will be responsible for the full amount of all Transaction(s) that result.

#### 2.3. Account Statements.

RBC CM will send me an Account statement every month in which a Transaction was made. In any event, I will receive an Account statement at least quarterly. My Account statements will include the following information for Card Transactions: the amount, location, Transaction date, posting date, and merchant name (when available). In addition, my Account statement will include my Check writing and ACH activity during the period covered by the statement. Transactions from my Account may appear on the day after the Business Day the transaction took place. Neither BNY Mellon nor Bank will send me separate statements listing Transactions.

**My Duty to Examine My Statement – Checks.** As used in this section, the term “problem” means any error, alteration or unauthorized Transaction (*including, but not limited to, forged or missing signatures, unauthorized wire transfers, and excluding Electronic Fund Transfers*) related to any Check Transaction(s) for my Account. Because I am in the best position to discover any problem, I will promptly examine my statement and report to RBC CM or BNY Mellon any problem on or related to my statement. If I telephone RBC CM, I will be asked to report any problems in writing to BNY Mellon. I agree that none of RBC CM, Bank or BNY Mellon will be responsible for any problem related to a Check Transaction that:

- I do not report to BNY Mellon in writing within a reasonable time not to exceed 20 calendar days after the Company mails the statement (*or makes the statement available*) to me, either online or otherwise;
- Results from a forgery, counterfeit or alteration so clever that a reasonable person cannot detect it (*for example, unauthorized Checks made with my facsimile signature device or that look to an average person as if they contain an authorized signature*); or
- As otherwise provided by law or regulation.

I may not start a legal action against RBC CM, Bank and/or BNY Mellon because of any problem unless: (a) I have given BNY Mellon the above notice and (b) the legal action begins within one year after RBC CM sends or makes my statement available to me. If I make a claim against RBC CM, Bank and/or BNY Mellon in connection with a problem, each of RBC CM, Bank and BNY Mellon reserve the right to conduct a reasonable investigation before recrediting my account, and I agree to cooperate in such investigation. If RBC CM, Bank or BNY Mellon requests, I agree to complete an affidavit of forgery or other proof of loss. If I refuse to sign such an affidavit, none of RBC CM, Bank or BNY Mellon will be liable to me for any loss arising from the problem. For problems involving an electronic banking transaction, please refer to the “Electronic Fund Transfers” sections of this Agreement.

These time periods for me to examine my statement and report “problems” in writing to BNY Mellon are without regard to the level of care of RBC CM, Bank and/or BNY Mellon or the commercial reasonableness of RBC CM’s, Bank’s and/or BNY Mellon’s practices, further without regard to whether copies or images of cancelled Checks are supplied or made available to me. I will **Contact RBC CM promptly if I do not receive my regular statement.**

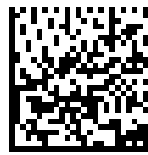
**My Duty to Examine My Statement – Cards.** Please see the section below entitled “Electronic Fund Transfers.”

**My Duty to Examine My Statement – ACH Transactions.** Generally, ACH Transactions for consumer accounts are considered Electronic Fund Transfers. Please see the section below entitled “Electronic Fund Transfers.” For other ACH Transactions, please see “My Duty to Examine My Statement -- Checks” above. Also, for ACH Transactions related to electronically represented checks from consumer accounts, please see the subsection entitled “Consumer Electronic Check Representation.”

#### 2.4. Foreign Transactions.

- 2.4.1. Foreign Transactions are Card Transactions completed outside the United States through my Account. All debits to my Account will be posted in U.S. dollars. Checks will generally not be accepted by banks outside of the United States. All Checks must be made payable in U.S. dollars.
- 2.4.2. **Foreign Currency.** Card Transactions made in a foreign currency are converted into U.S. dollar amounts by Visa, using its then current currency conversion procedure and rate. Currently, the currency conversion rate is generally either a wholesale market rate or a government-mandated rate in effect the day before the Card Transaction processing date. The currency conversion rate used on the processing date may differ from the rate in effect on the Card Transaction date or periodic statement posting date.
- 2.4.3. **Foreign Transaction Fee.** For each Foreign Transaction, there is a foreign Transaction fee (currently, one percent of the Transaction for non-US dollar transactions), which will be included in the amount charged to your Account. RBC CM may choose to waive this fee at its discretion. This charge may apply whether or not there is a currency conversion.





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## INVESTMENT ACCESS ACCOUNT APPLICATION

### INVESTMENT ACCESS ACCOUNT TERMS AND CONDITIONS CONTINUED

#### 2.5. Contact Information.

If I have any questions related to this agreement or Transactions, I will call RBC CM during any business day at 1-800-933-9946. Or write to BNY Mellon at:

BNY Mellon Investment Servicing Trust Company  
103 Bellevue Parkway  
19W-01-06  
Wilmington, DE 19899

When calling or writing, I must provide my account number and other identifying information.

2.6. **Documentation.** RBC CM and BNY Mellon may add images of my application with respect to the services provided in connection with this Agreement to their electronic document storage systems. After doing so, the original documents may be destroyed. Any future copy from that system will be acceptable for all purposes as if it is the original.

2.7. **Adverse Claims.** If RBC CM, Bank and/or BNY Mellon receives a claim to all or a portion of my Account (*including but not limited to a dispute over who is an authorized signer or owner*), any of RBC CM, Bank or BNY Mellon may place a hold on funds that are the subject of the claim. The hold may be placed for the time that it feels is reasonably necessary to allow a court to decide who should have the funds. None of RBC CM, Bank or BNY Mellon will be responsible for any items that are not paid because of the hold. I agree to reimburse each of RBC CM, Bank and BNY Mellon for expenses, including attorneys' fees and expenses, arising out of such competing claims.

#### 3. Card Transactions.

##### 3.1. Conveniences.

3.1.1. ATM Withdrawals: I can use my Card to withdraw cash from my Account at ATMs displaying the Visa® or PLUS® logos.

3.1.2. Cash Advances: I can use my Card to receive Cash Advances from my Account through financial institutions that honor Cards bearing the Visa logo.

3.1.3. Purchases/Authorizations: I can use my Card to purchase goods and services (Purchases) from merchants honoring Visa. I may also use my Card to authorize others to place a hold on my Available Balance to assure future payment (Authorizations).

3.2. **Out-Of-Network Surcharges.** An out-of-network surcharge may be imposed for ATM usage (including Transactions and balance inquiries).

3.3. **Cancellation of Card.** The Card may be cancelled by RBC CM, Bank or BNY Mellon at any time without prior notice and will remain the property of Bank. Without limiting the foregoing, my Card will be cancelled effective with the closing of my Account.

##### 3.4. Restrictions.

3.4.1. Purchasing Securities: I may not use my Card to purchase securities.

3.4.2. Internet Gambling: I may not use my Card for internet gambling.

3.4.3. Illegal Activities: Use of my Card for illegal activities is prohibited.

#### 4. Check Writing Privileges.

4.1. **Check writing Application and Checks.** If I have requested Check writing privileges for my Account, RBC CM must first approve my application. Upon such approval, RBC CM will provide me with Checks.

RBC CM, Bank and/or BNY Mellon may refuse any withdrawal that I attempt on forms not approved or by any method not specifically permitted.

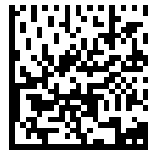
Each Check must be properly completed and signed by an authorized signer (as described below).

In writing Checks, RBC CM, Bank and BNY Mellon strongly suggest that I date them with a current date. None of RBC CM, Bank or BNY Mellon will have liability to me for paying Checks which are postdated, stale dated or do not bear a date. If I do not wish RBC CM, Bank or BNY Mellon to pay a Check I have issued, I will place a stop payment order. *Please refer to the Stop Payment – Checks section of this Agreement.*

4.2. **Authorized Signers.** In this document, the words “authorized signer” mean any of the following persons:

- Any person (*other than a ward, conservatee or beneficiary*) listed on a signature card, application, resolution or certificate of authority as being authorized to make withdrawals by Check, or otherwise, from my Account;
- Any person who has a “power of attorney” or is an attorney-in-fact, agent, guardian, personal representative, trustee, custodian, or some other fiduciary capacity (collectively, an “agent”) to act for an owner;
- Any person that I authorize to make withdrawals by Check, or otherwise, from my Account; or
- Any person to whom I make my Checkbook or my Checking account number available.

The words “owner” and “owners” mean all persons (*other than a ward, conservatee or beneficiary*) listed on a signature card or application but not persons who are authorized signers only because they are acting as an agent. Each of BNY Mellon and Bank are authorized to follow the directions of my agent regarding my Account until they receive written notice that the agency or fiduciary relationship has been terminated and has had reasonable time to act upon that notice. None of RBC CM, Bank or BNY Mellon will be liable to me in any way if my agent misapplies any of the funds from my Account. Each of RBC CM, Bank and BNY Mellon has the right to review and retain a copy of any power of attorney, agency agreement, trust agreement, court order, or other document that has established the agency or other fiduciary relationship. For corporate, limited liability company, and partnership accounts, the corporation, limited liability company or partnership is the “owner.”



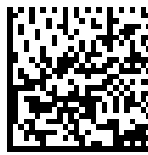
Account Number \_\_\_\_\_

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## INVESTMENT ACCESS ACCOUNT APPLICATION

### INVESTMENT ACCESS ACCOUNT TERMS AND CONDITIONS CONTINUED

- 4.3. **Multiple Required Signature Accounts.** If I (a) have specified that some or all Checks must be signed by more than one person, (b) have specified that the authorized signers for Checks in one category are different than those for another Check category, or (c) use Checks that require multiple signatures, I acknowledge that those restrictions are for my internal use only and do not bind RBC CM, Bank or BNY Mellon even if I have made any of RBC CM, Bank or BNY Mellon aware of them in writing or otherwise. RBC CM reserves the right to refuse to allow persons to open accounts with these types of restrictions.
- 4.4. **Facsimile Signatures.** I may wish to use a facsimile signature stamp or other mechanical signature device to sign Checks or other orders relating to my Account. If I do, RBC CM and/or BNY Mellon will, without contacting me, debit the Account for items bearing an imprint that looks substantially like my authorized mechanical signature, whether or not such items bear the actual facsimile signature stamp. I agree to notify RBC CM and/or BNY Mellon and give BNY Mellon a sample imprint if I plan to use such a device. If I do not give BNY Mellon a sample, this section still applies to my use of the device. I am responsible for the security of any mechanical signature device. None of RBC CM, Bank or BNY Mellon will be responsible for payment of unauthorized items bearing an imprint from, or similar to, my authorized mechanical signature.
- 4.5. **Check Transactions.** Checks can be used for, or may result in, the following Transactions:
- Check writing capabilities; and
  - Electronic Fund Transfers (e.g., certain Transactions via the Automated Clearing House).
- 4.6. **Copies of Cancelled Checks.** None of RBC CM, Bank or BNY Mellon will return to me Checks that have been paid against my Account. At my request RBC CM/BNY Mellon shall provide me with photocopies or image copies of Checks paid against the Account or other Account documentation, if such Checks or documents are available to BNY Mellon under its record retention policies. If I request a copy, RBC CM may impose a processing fee.
- 4.7. **Refusing Payment on My Checks.** If one of my Checks is presented for payment and there are not sufficient available funds available in my Account, or if the Check is not properly signed or contains some other irregularity, RBC CM, Bank and/or BNY Mellon may refuse payment and return the Check to the person who presented it. I acknowledge that it is difficult or impossible for any of RBC CM, Bank or BNY Mellon to verify whether an endorsement by a corporation or other business entity is valid. I also acknowledge that it is difficult or impossible for RBC CM, Bank or BNY Mellon to verify whether an endorsement by someone other than the person presenting a Check for payment is valid.
- 4.8. **Stop Payments – Checks.**
- a) **Checks.** Unless otherwise provided, the provisions in this section cover stopping payment of Checks. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, are mentioned elsewhere.
- b) **Oral and Written Orders.** I am generally permitted to make stop payment orders orally; telephone is the most common medium used. To request a stop payment, I will call RBC CM's Client Support Services at 1-800-933-9946. When I place my stop-payment order, the service representative will tell me what information is needed to stop payment. If I provide my stop payment order in writing, I must provide the following information to BNY Mellon (at the address on the page of this document): Checkwriting number; amount; Check number; name of party to be paid; date; and my name and address.
- The stop payment information must be exact since stop-payment orders are handled by computers. If my information is not exact, none of RBC CM, Bank or BNY Mellon can assure me that my order will be effective, and none of RBC CM, Bank or BNY Mellon will be responsible for failure to stop payment.**
- c) **Who and For How Long.** I may stop payment on any Check whether I sign the item or not.
- Oral stop payment orders are generally effective for only fourteen calendar days, unless confirmed in writing during that time. Written stop-payment orders (and oral orders confirmed in writing) are generally effective for only six months from the date of the original order.
- None of RBC CM, Bank or BNY Mellon are obligated to notify me when a stop-payment order expires. Unless I renew the stop payment in writing for another six months, the Check may be paid even though it is a stale Check. RBC CM (via telephone) and BNY Mellon (via written communication) will accept stop payment orders from any person with signing authority on my Account, regardless of who wrote the Check. If I want to reverse a stop-payment request I must contact RBC CM, not BNY Mellon or Bank. As a security measure, BNY Mellon and Bank will accept reverse of stop-payment requests only from RBC CM.
- d) **Indemnity.** If I stop payment on an item and RBC CM, Bank and/or BNY Mellon incurs any damages or expenses because of the stop payment, I agree to indemnify RBC CM, Bank and BNY Mellon for those damages or expenses, including attorneys' fees. I assign to RBC CM, Bank and BNY Mellon all rights against the payee or any other holder of the item. I agree to cooperate with RBC CM, Bank and BNY Mellon in any legal actions that they may take against such persons. I should be aware that anyone holding the item might be entitled to enforce payment against me despite the stop-payment order.
- If a Check or Transaction is inadvertently permitted despite a stop order, the following rules will apply:
- I will have to prove to BNY Mellon and Bank that I have suffered a loss and, if so, the amount of the loss;
  - BNY Mellon and Bank will be able to enforce any rights that the original payee or any other person who held the Check had against me; and
  - the Account will not be recredited until I prove my loss and RBC CM, Bank and BNY Mellon are satisfied that they are required by law to do so.
- e) **Cutoff Time.** Each of RBC CM, BNY Mellon and Bank must receive a stop payment order in time to give it a reasonable opportunity to act on it and before its stop-payment cutoff time. The law provides additional limitations on BNY Mellon's and Bank's obligation to stop payment. *(For example, I cannot stop payment on an item that has already been paid.)*
- f) **Charges.** Stop payment orders are subject to RBC CM's current charge for that service.



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## INVESTMENT ACCESS ACCOUNT APPLICATION

### INVESTMENT ACCESS ACCOUNT TERMS AND CONDITIONS CONTINUED

4.9. **Inconsistent Amounts.** Checks are processed by computers. The Check amount in numerals is the one encoded on the Check to be read by the computer. I agree that if the Check amount in words is different from the amount in numbers, BNY Mellon and Bank may charge against my account the amount in numbers instead of the amount in words. As noted under Section 2.3 above, I will promptly examine my statement and report to RBC CM or BNY Mellon any problem on or related to my statement, including any check amount that I believe is in error.

4.10. **Consumer Electronic Check Representation.**

- a) **Generally.** If I write a Check on a personal account that is returned unpaid because of insufficient or uncollected funds, the depositor of the Check or the depositor's bank may resend ("*represent*") the Check electronically. That is, the depositor or the depositor's bank may send Bank an electronic instruction ("*electronic represented Check*") to charge my Account in the amount of the Check.
- b) **Handling of Electronic Represented Checks.** If BNY Mellon receives an electronic represented Check from the depositor or the depositor's bank via Bank, BNY Mellon will pay or return the electronic represented Check as if the original paper Check were being represented to it. The part of this Agreement titled "Electronic Fund Transfers" will not apply to any electronic represented Check.
- c) **Eligible Electronic Represented Checks.** For an electronic represented Check to be charged to my Account, all of the following must be true:
  - the electronic represented Check must relate to a paper Check on a personal account that Bank returned unpaid because of insufficient or uncollected funds;
  - the paper Check must not have contained an unauthorized signature or an alteration and must not have been a counterfeit;
  - I must not have placed a stop payment on the paper Check after Bank returned it unpaid but before it was collected electronically;
  - the paper Check must have been less than \$2,500.00 in amount;
  - the paper Check must have been dated 180 days or less before the date on which the electronic represented Check is sent to Bank;
  - the electronic represented Check must be for the face amount of the paper Check only and may not include any collection fee charged by the depositor, the depositor's bank, or a collection agency;
  - the payee of the paper Check must have given you notice that, if the paper Check was returned unpaid because of insufficient or uncollected funds, the paper Check could be collected electronically;
  - the electronic represented Check must have been sent to Bank no more than twice after the first time Bank returned the paper Check, or no more than once after the second time Bank returned the paper Check;
  - The electronic represented Check must be an "item" as defined in Revised Article 4 of the UCC (1990 Official Text);
  - The electronic represented Check must contain a pre-printed serial number;
  - The electronic represented Check must indicate on the face of the document that the item was returned due to "not sufficient funds", "NSF", "uncollected funds" or comparable language; and
  - The electronic represented Check must be drawn on a consumer account.

I may have the right to cause RBC CM, Bank and/or BNY Mellon to reverse any ineligible or unauthorized electronic represented Check that RBC CM, Bank and/or BNY Mellon charged to my Account. If I want to reverse an electronic represented Check because I placed a stop payment on the paper Check to which the electronic represented Check relates after Bank returned the paper Check unpaid but before it was collected electronically, I must notify RBC CM (via telephone) or BNY Mellon (in writing) within 15 days after they send or make available to me the periodic statement that reflects payment of that electronic represented Check. If I want to reverse an electronic represented Check for any other reason, I must give BNY Mellon an affidavit within 15 days after RBC CM sends or make available to me the periodic statement that reflects payment of that electronic represented Check. In my affidavit, I must declare and swear under oath that the electronic represented Check was ineligible or unauthorized. If BNY Mellon receives my notice or affidavit within the 15-day period, RBC CM and/or BNY Mellon will recredit my account with the amount of the charge.

- d) **Stop Payment.** If I wish to stop payment of any electronic represented Check, I must follow the procedures contained in the section for stopping payment of Checks, not the procedures contained in the section for stopping payment on Electronic Fund Transfers.

4.11. **Insufficient Funds.** If one of my Checks is presented for payment and there are not sufficient funds available in my Account, RBC CM may cause Bank (via BNY Mellon) to pay or refuse to pay any or all such items in our discretion. RBC CM may also charge my Account a service charge, regardless of whether the item is paid or returned unpaid. I have no right to request that any certain item be paid, and none of RBC CM, Bank or BNY Mellon has any responsibility for paying or returning any item requested. If my Account is overdrawn for any reason, I agree to deposit sufficient funds to cover the overdraft and our service charge immediately.

A determination of my Account Balance for purposes of making a decision to dishonor an item for insufficiency of available funds may be made at any time between the receipt of such presentment or notice and the time of payment or return of the item or debit, and no more than one such determination need be made. RBC CM will determine my Account Balance based on information provided from time to time by BNY Mellon, which may not be accurate at the time a particular item is presented to BNY Mellon. I authorize BNY Mellon and/or Bank to return items for insufficient funds based on information provided by RBC CM.





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## INVESTMENT ACCESS ACCOUNT APPLICATION

### INVESTMENT ACCESS ACCOUNT TERMS AND CONDITIONS CONTINUED

If there are sufficient funds to cover some but not all of my Transactions, RBC CM will allow those Transactions that can be paid, in any order convenient to RBC CM or BNY Mellon. If, in their sole discretion, RBC CM or BNY Mellon chooses to allow Transactions for which there are not sufficient available funds, I agree to repay them immediately the amount of the funds advanced to me. RBC CM may also assess my Account a service charge. At no time shall they be required to allow me to overdraw my Account even if they have allowed such activity on one or more prior occasions.

I agree that none of RBC CM, Bank or BNY Mellon has to notify me when they refuse to pay a check I have written, or if a check is paid which overdraws my Account, or when RBC CM imposes a fee in connection with either of these events.

#### 4.12. Use of Check Images and Substitute Checks.

I agree that BNY Mellon and Bank may pay, and RBC CM may debit my Account for, a Check image of an original Check presented for payment or collection. In this situation, RBC CM may debit my Account without BNY Mellon's or Bank's receipt of, or review of, the original Check associated with the Check image. In their sole discretion, RBC CM, Bank or BNY Mellon may return to a presenting bank, returning bank or paying bank or credit to my Account, a paper copy or paper representation of an original Check (including without limitation an image replacement document or IRD, or a photocopy) drawn on or returned to my Account that does not otherwise meet the technical or legal requirements for a substitute Check.

I agree that a check image that is received or created by Bank in the Check deposit, collection or return process shall be considered a "Check" and/or an "item" for all purposes under this Agreement and applicable law.

In addition, a Check that I write may be truncated in the Check collection process and replaced with a substitute Check. I authorize RBC CM, Bank and BNY Mellon to pay, process or return a substitute Check in the same manner as "Check" or "item" under this Agreement. Substitute Checks are governed under the Check Clearing for the 21st Century Act ("Check 21 Act") and the terms of this Agreement, to the extent not modified by the Check 21 Act. **Notwithstanding the foregoing, I understand that my Checks are drawn on an omnibus account maintained by BNY Mellon (on behalf of RBC CM with Bank), and that as a result, I am not considered a "consumer" as that term is used in the Check 21 Act.**

I agree to indemnify and hold harmless RBC CM, Bank and BNY Mellon, each of their employees and agents, from any loss, claim, damage or expense that I or any other person may incur directly or indirectly as a result of any action taken by RBC CM, Bank or BNY Mellon to process a Check image or substitute Check instead of the original Check, including the destruction of the original Check, as described above, to the extent permitted by applicable law.

4.13. **Bank Branches.** Bank need not pay any Check presented at a branch office. Bank reserves the right to refuse to cash or to impose a charge on anyone who asks Bank to cash a Check that I have written. Even if my Check is otherwise properly payable, none of RBC CM, Bank or BNY Mellon will be liable to me for dishonor of my Check, or otherwise, as a result of such refusal.

5. **Electronic Fund Transfers.** This section applies to funds transfers governed by the Electronic Fund Transfer Act and Regulation E, and some additional transactions that are similar and related.

#### 5.1. Types of Electronic Fund Transfers

**Card Transactions.** See the section above entitled Card Transactions – Conveniences for the types of Electronic Fund Transfers I can make with my Card.

**Check Transactions – Electronic check conversions.** I may authorize a merchant or other payee to make a one-time electronic payment from my Account using information from my Check to:

- (i) Pay for purchases.
- (ii) Pay bills.

5.2. **Limits on Dollar Amount of Card Transactions.** The ATM I use may have limits on the amount of cash that can be received at that machine. These limits may include transactional and daily limits.

These limits may include transactional and daily limits. Unless higher limits are authorized, RBC CM has a \$500 maximum withdrawal limit for a single ATM transaction, and a \$2,000.00 maximum withdrawal amount for ATM withdrawals per Banking Day. Unless higher limits are authorized, RBC CM also has a maximum Purchase amount limit of \$15,000 per Banking Day. Sometimes a temporary \$100.00 limit per Banking Day may be imposed for security purposes or when the Card Transaction volume in your Account exceeds normal conditions. There may be other limitations stated in this Agreement or in other agreement(s) between you and RBC CM.

Unless a higher limit is authorized for all other Transactions, there is a \$30,000 Card Transaction limit per day. ATM Withdrawals, Cash Advances, Purchases and Authorizations all count against these Card Transaction limits. In addition, unless a higher limit is authorized, there is a single Cash Advance Transaction limit and a daily Cash Advance Transaction limit of \$15,000 per Banking Day.

5.3. **Limits on Frequency of Card Transactions.** In addition to the dollar amount limits, RBC CM and BNY Mellon reserve the right to impose a limit on the number of Card Transactions I can make on any Banking Day. For the purposes of maintaining security, they will not disclose that limit, except that I will be allowed to make at least five Card Transactions on any Banking Day under normal conditions.

5.4. **Retention of the Card.** My Card may be retained by any ATM, merchant or participating financial institution IF:

- the PIN is wrong after three attempts (certain ATMs may limit me to fewer attempts);
- I exceed the limits on dollar amounts and/or frequency of Transactions;
- my Card was reported lost or stolen;
- my Account has been closed;
- my Card expired or was replaced;
- the machine is not operating properly; or
- there are other legitimate business reasons.



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## INVESTMENT ACCESS ACCOUNT APPLICATION

### INVESTMENT ACCESS ACCOUNT TERMS AND CONDITIONS CONTINUED

#### 5.5. Preauthorized ACH Transactions.

**Preauthorized ACH Credits.** If I have arranged to have direct deposits made to my account at least once every 60 days from the same person or company, the person or company making the deposit should tell me every time they send RBC CM (via Bank and BNY Mellon) the money.

#### **Preauthorized ACH Payments.**

**Stop Payment.** If I have told RBC CM and/or BNY Mellon in advance to make regular payments out of my Account, I can stop any of these payments.

*General.* I can call RBC CM at **1-800-933-9946**, or write to BNY Mellon (at the address on the first page of this document), in time for BNY Mellon to receive my request 3 business days or more before the payment is scheduled to be made. If I call, RBC CM may also require me to put my request in writing to BNY Mellon within 14 days after I call. (RBC CM may charge me a fee for each stop-payment order I give.)

*Notice of varying amounts.* If these regular payments may vary in amount, the person I am going to pay should tell me, 10 days before each payment, when it will be made and how much it will be.

*Liability for failure to stop payment of preauthorized transfer.* If I order RBC CM and/or BNY Mellon to stop one of these payments 3 Business Days or more before the transfer is scheduled, and they do not do so, they will be liable for my losses or damages.

#### 5.6. Card Transaction Receipts.

I can get a receipt at the time I make Card Transactions, except for Card Transactions I make by telephone, mail or via the internet. Receipts may not be provided for Purchases of \$15 or less, or for Card Transactions performed outside the United States. Card Transactions will also be reflected on my Account statement. *See also, Loss, Theft or Unauthorized Card Transactions below.*

Merchants generally maintain receipts of Card Transactions for twelve months, which Merchants are not required to provide unless requested in connection with fraud investigation or legal purposes. If I contact RBC CM or BNY Mellon, they will attempt to obtain copies of drafts. If I request a copy of a sales draft, my Account may be charged a fee.

#### 5.7. Loss, Theft or Unauthorized Transactions.

If I believe my Card or PIN has been lost or stolen, I will call RBC CM at: *1-800-933-9946* or write BNY Mellon at:

BNY Mellon Investment Servicing Trust Company  
103 Bellevue Parkway  
19W-01-06  
Wilmington, DE 19899

I should also call the number or write to the address listed above if I believe a transfer has been made using the information from my check without my permission.

#### 5.8. For My Protection – Notify RBC CM and/or BNY Mellon Promptly.

5.8.1. I must tell **RBC CM and/or BNY Mellon AT ONCE** if I believe my Card has been lost or stolen, or an unauthorized person may know my PIN or if I believe that an electronic fund transfer has been made without my permission using information from my check. Telephoning is the best way of keeping my possible losses down. I could lose all the funds in my Account (*plus the maximum amount available through my RBC Express Credit (margin) account*). If I tell **RBC CM/BNY Mellon** within two Business Days after I learn of the loss or theft of a Card or PIN, I can lose no more than \$50 if someone used my Card or PIN without my permission.

TO PROTECT MY ACCOUNT AND LIMIT MY LIABILITY, I UNDERSTAND IT IS RECOMMENDED THAT I

- DO NOT PROVIDE ANYONE WITH MY PIN;
- DO NOT WRITE MY PIN ON THE CARD;
- DO NOT CARRY MY PIN IN MY WALLET WITH THE CARD; AND
- DO NOT TELL ANYONE MY PIN, NOT EVEN SOMEONE FROM BNY MELLON, BANK OR RBC CM.

5.8.2. If I do NOT tell either RBC CM or BNY Mellon within two Business Days after I learn of the loss or theft of my Card or PIN, and RBC CM or BNY Mellon can prove it could have stopped someone from using my Card or PIN without my permission if I had told one of them, I could lose as much as \$500.00. With respect to ACH Transactions, I will generally not be liable for Unauthorized Transactions unless I fail to notify RBC CM or BNY Mellon within the time period as described in the next paragraph.

5.8.3. I will tell RBC CM or BNY Mellon AT ONCE if I believe my statement shows transfers that I did not make, including those made by card, code or other means. I could lose all the money in my Account (plus the maximum amount available through my margin account).

If I do not tell RBC CM or BNY Mellon within 60 days after the statement was FIRST mailed or made available to me, I may not get any money I lost after the 60 days if either of them can prove that it could have stopped someone from taking the money if I had told RBC CM or BNY Mellon in time.

*If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.*

#### 5.9. Errors and questions.

5.9.1. **In case of errors or questions about my Electronic Transfers.** I will telephone RBC CM at 1-800-933-9946 or Write BNY Mellon (at the address on the first page of this document) as soon as possible, if I think my statement or receipt is wrong or if I need more information about a transfer listed on the statement or receipt. RBC CM or BNY Mellon must hear from me no later than 60 days after the date the FIRST statement on which the problem or error appeared was mailed or made available to me.



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## INVESTMENT ACCESS ACCOUNT APPLICATION

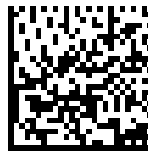
### INVESTMENT ACCESS ACCOUNT TERMS AND CONDITIONS CONTINUED

- 5.9.2. **Information to Provide.** If I tell RBC CM orally, RBC CM may require that I send BNY Mellon my complaint or question in writing within 10 Business Days. BNY Mellon will need the following information:
- My name, my Account number, my address, and the date of the Transaction;
  - A description of the error or Transaction in question, explaining as clearly as possible why I believe it is an error or why I need more information;
  - The dollar amount of the Transaction and, if different, the amount of the suspected error.
- 5.9.3. **Timing of Error Resolution Process.** Except as otherwise stated in this Agreement, RBC CM and/or BNY Mellon will determine whether an error occurred within 10 Business Days after they hear from me and will correct any error promptly. If they need more time, however, they may take up to 45 calendar days to investigate my complaint or question. In this event, RBC CM will generally re-credit my account within 10 Business Days for the amount I think is in error so that I will have use of the money during the time it takes them to complete their investigation. If they ask me to put my complaint or question in writing and BNY Mellon does not receive it within 10 Business Days, RBC CM need not re-credit my Account or RBC CM may reverse any credit previously made to my Account. Margin accounts need not be re-credited during our investigation.
- 5.9.3.1. **Foreign Transactions.** For Card Transactions initiated outside the United States, the applicable time period for investigations shall be 90 calendar days in place of 45 calendar days.
- 5.9.3.2. **Point-of-Sale Transactions.** For point-of-sale transactions (for example, Purchases at a merchant and Cash Advances), the applicable time period for investigations shall be 90 calendar days in place of 45 calendar days.
- 5.9.3.3. **New Accounts.** For Accounts that have been open for 30 calendar days or less, the applicable time periods for action stated in Section 5.9.3 shall be 20 Business Days in place of 10 Business Days and 90 calendar days in place of 45 calendar days.
- 5.9.3.4. **Informing Me of the Results.** RBC CM or BNY Mellon will tell me the results within three Business Days after they complete their investigation. If they decide that there was no error, they will reverse the applicable credit and send me a written explanation. I may ask us for copies of the documents that they used in their investigation.

- 5.10. **Our Liability for Failure to Complete Electronic Fund Transfers.** If RBC CM, Bank or BNY Mellon does not complete an Electronic Fund Transfer to or from my Account on time or in the correct amount according to this Agreement, they will be liable for my losses or damages. However, there are some exceptions. None of RBC CM, Bank or BNY Mellon will be liable, for instance if:
- through no fault of ours, I do not have a sufficient Available Balance to make the Transaction;
  - any ATM, other device, Card or computer system was not working properly and I knew about the breakdown when I started the Transaction;
  - the ATM or other device I use for the Transaction does not have enough cash;
  - the ATM or other device I use for the Transaction was unable to process the Transaction;
  - my Account is frozen (for example, because of a court order or other similar reason) and RBC CM, Bank and/or BNY Mellon are not permitted to make the Transaction;
  - circumstances beyond RBC CM's, Bank's and/or BNY Mellon's control (such as fire or flood) prevent the Transaction, despite the reasonable precautions that they have taken;
  - I have failed to enter my correct PIN after the maximum number of attempts permitted;
  - I failed to use the ATM, other device, Card or computer system in accordance with instructions;
  - RBC CM, Bank, and/or BNY Mellon has limited or refused to complete Transactions for security reasons; or
  - RBC CM, Bank and/or BNY Mellon has reason to believe that the requested Transaction is unauthorized.

There may be additional exceptions stated elsewhere in this Agreement or otherwise notified to me by RBC CM and/or BNY Mellon or in my other agreements with RBC CM. None of RBC CM, Bank or BNY Mellon will be responsible for any person's actions in refusing to honor or accept my Card or Checks or in taking possession of my Card. In any case, RBC CM, Bank and BNY Mellon will be liable only for actual proven damages if the failure to make the Transaction resulted from a bona fide error by RBC CM, Bank or BNY Mellon despite their procedures to avoid such errors.

6. **Confidentiality.** I give RBC CM permission to share information with, BNY Mellon and Bank. Under normal circumstances, RBC CM will not reveal any information about my Accounts to third parties. RBC CM will not reveal any information to third parties about my Account and my Transactions EXCEPT: (1) I hereby authorize RBC CM, BNY Mellon and Bank to share information concerning my Transactions with each other; or (2) where it is necessary for completing my Transactions or providing any related Card and/or Check benefits to me; or (3) in order to verify the existence and condition of my Account for a third party, such as a credit bureau or merchant; or (4) in order to comply with laws or with orders of subpoenas of government agencies or courts; or (5) if I give written permission; or (6) to other persons and entities in order to resolve disputes arising from Transactions; or (7) in the circumstances contemplated by RBC CM's Privacy Policy, as furnished to you separately and updated or amended from time to time by RBC CM.
7. **Disputes Involving My Account.** To the fullest extent permitted by law, I agree to be liable to RBC CM, Bank and BNY Mellon for any loss, costs, or expenses, including reasonable attorney's fees, that they may incur as a result of any dispute involving my Account. To the fullest extent permitted by law, I authorize RBC CM to deduct any such loss, costs or expenses from my Account without prior notice to me. This obligation includes disputes between me and RBC CM, Bank and/or BNY Mellon involving the Account and situations where they become involved in disputes between me and an authorized signor, another joint owner, or a third party claiming an interest in the Account. Also, it includes those situations where I, an authorized signor, another joint owner, or a third party take some action with respect to the Account which causes RBC CM, Bank and/or BNY Mellon to seek the advice of counsel, even though they do not actually become involved in the dispute.
8. **Our Duty of Care.** The duty of care of RBC CM, BNY Mellon and Bank to me is satisfied if reasonable banking procedures are followed. Unless they have specifically agreed with me in writing, their duties will not include monitoring nonstandard instructions or other legends appearing on Checks. RBC CM, Bank and BNY Mellon shall be deemed to have exercised ordinary care as to my signature if they process my Check



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### INVESTMENT ACCESS ACCOUNT TERMS AND CONDITIONS CONTINUED

by automated means only (so as to clear the largest number of checks at the lowest cost to customers) or if any unauthorized signature or alteration is so skillfully made that a reasonably careful person would not readily detect it. A clerical error or mistake in judgment is not to be considered a failure to meet the duty of care of RBC CM, BNY Mellon or Bank.

The obligations of RBC CM, BNY Mellon and Bank are set forth in this Agreement. None of RBC CM, BNY Mellon or Bank is liable for the obligations of the other.

#### 9. Joint Accounts.

- 9.1. If this is a joint Account, unless I notify RBC CM otherwise and provide such documentation as RBC CM requires, my Account shall be held by me jointly with rights of survivorship. Each joint tenant irrevocably appoints the other as attorney-in-fact to take all action on his or her behalf and to represent him or her in all respects in connection with this Agreement. Each of RBC CM, Bank and BNY Mellon shall be fully protected in acting upon the instructions of either client, in sending confirmation advice, notices or other communications to either account owner, or in otherwise dealing with either of us. Each of us shall be liable, jointly and individually, for any amounts due to Bank/RBC CM pursuant to this Agreement, whether incurred by either or both of us.
- 9.2. If "I" consists of more than one individual, the obligations of all such persons under this Agreement shall be joint and several. Each joint accountholder (Accountholder) has authority, acting individually and without notice to the other Accountholder, to deal with RBC CM, Bank and/or BNY Mellon as fully and completely as if the Accountholder is the sole Accountholder. Each of RBC CM, Bank and/or BNY Mellon is authorized to follow the instructions of any joint Accountholder. None of RBC CM, Bank or BNY Mellon is responsible for determining the purpose or propriety of an instruction they receive from any Accountholder or for the disposition of payments or deliveries among joint Accountholders. Any notice RBC CM, Bank and/or BNY Mellon send to one Accountholder will be deemed notice to all Accountholders.

#### 10. MISCELLANEOUS.

- 10.1. **Scope and Transferability.** This Agreement shall cover all aspects of the Check writing privileges, Card services and associated Electronic Fund Transfers described herein and shall inure to the benefit of our successors whether by merger, consolidation, or otherwise, and assigns, and RBC CM may transfer my Account to its respective successors and assigns and RBC CM and BNY Mellon may assign their respective duties and obligations under this Agreement to their respective successors and assigns, and this Agreement shall be binding upon my heirs, executors, administrators, successors and assigns.  
  
I cannot transfer ownership of an Account without RBC CM's permission. I will contact RBC CM if I need to change the ownership of an Account. This does not limit my ability, where otherwise permitted, to access my Accounts by writing Checks, using my Card or via other associated Electronic Fund Transfers. None of RBC CM, Bank or BNY Mellon is bound by any transfer of ownership or assignment unless they agree separately in writing to be bound by it.
- 10.2. **Terminating My Checking and/or Card Services.** RBC CM, BNY Mellon, Bank or I may terminate this Agreement, including the use of Check writing services, Cards or other services, if applicable, at any time, without closing my Account. Without limiting the foregoing, my Card will be cancelled and my Check writing services, Cards or other services, as applicable, terminated effective with the closing of my Account. I shall remain responsible for authorized charges that arise before or after such cancellation or termination. In the event of cancellation or termination for whatever reason, I shall promptly destroy all Checks and Cards. Failure to do so may result in a delay in RBC CM, Bank and/or BNY Mellon complying with my instructions regarding the disposition of assets.
- 10.3. **Lawful Use.** I agree to use my Account, Card, and Checks only for lawful purposes. By entering into this Agreement, I represent to RBC CM, BNY Mellon and Bank that I am not now aware of any pending or threatened criminal proceedings that could result in losing any money in my Account.
- 10.4. **Garnishment, Execution and Attachment.** If RBC CM, Bank and/or BNY Mellon is served with any legal process that tries to attach or in some way prevent me from freely using my funds I give RBC CM the right to hold any portion of the funds during any time necessary to finally determine who has the legal right to the funds and pay any balance in the Account to the proper person or authority. All legal actions against my Account are subject to the right of set off and security interest in favor of each of RBC CM, Bank and BNY Mellon.
- 10.5. **Client Information.** I agree to provide to each of RBC CM, Bank and BNY Mellon information that they are required by law or regulation to obtain from me.
- 10.6. **Service Charges/Expenses.** RBC CM may charge my Account for service charges based upon Account activity, items returned unpaid, stop payment orders, garnishments, levies, copies or images of cancelled Checks or other services related to my account. They may change the amount of service charges from time to time. I agree to repay RBC CM, Bank and BNY Mellon all of their expenses, including attorneys' fees and legal expenses, to collect money I owe them because of my Account or for any dispute relating to my Account.
- 10.7. **Extraordinary Events.** To the fullest extent allowable under law, none of RBC CM, Bank or BNY Mellon is responsible and I agree not to hold each of them liable for losses caused directly or indirectly by conditions beyond our control, including, but not limited to: war, natural disaster, terrorism, government restriction, exchange or market rulings, strikes, interruptions of communications or data processing services, news or analysts' reports, market volatility or disruptions in orderly trading on any exchange or market.
- 10.8. **Governing Law.** Except where specified, these terms and conditions governing Checkwriting, electronic funds transfers and ACH shall be governed by the laws of the Commonwealth of Pennsylvania and the United States of America, as amended.
- 10.9. **Accounts That are Not Consumer Accounts/Non-Personal Accounts.** If I am not a "consumer" as defined in Regulation E, none of RBC CM, Bank or BNY Mellon is required to respond to my questions about Transactions within the time periods specified in the section titled Electronic Fund Transfers and the limitations on my liability for Unauthorized Transactions described above do not apply. Similarly, the parameters surrounding liability, confidentiality, and documentation requirements with respect to Electronic Fund Transfers outlined above apply only with respect to Accounts established primarily for personal, family or household purposes.





Account Number \_\_\_\_\_

Rep ID \_\_\_\_\_ Alternate Branch \_\_\_\_\_

## INVESTMENT ACCESS ACCOUNT APPLICATION

### INVESTMENT ACCESS ACCOUNT TERMS AND CONDITIONS CONTINUED

- 10.10. **Representations and Amendments.** I agree that RBC CM, Bank and BNY Mellon shall have the right to amend this Agreement at any time by sending notice of the amendment to me. An amendment shall be effective as of the date established in such notice. If RBC CM, Bank or BNY Mellon make any changes to this Agreement that will affect me adversely (by increasing costs or liability to me, or limiting access to my Account), they will notify me prior to the change as required by law. The change will automatically become effective unless, prior to the effective date, I notify them of my intention to terminate my Check writing privileges, Card or other services, as applicable. Each of RBC CM, Bank and BNY Mellon reserve the right to make emergency changes for security reasons, without prior written notice to me. I understand additional restrictions may apply to the services and additional documentation may be required by applicable law or our policies and procedures. I agree to promptly comply with any such restrictions and requests for additional documents.
- 10.11. **Severability.** If and to the extent any term or provision herein is or should become invalid or unenforceable, then (i) the remaining terms and provisions hereof shall be unimpaired and remain in full force and effect and (ii) the invalid or unenforceable provision or term shall be replaced by a term or provision that is valid and enforceable and that comes closest to expressing the intention of such invalid or unenforceable term or provision.
- 10.12. **Headings/Terms.** The headings of the provisions hereof are for ease of reference only and shall not affect the interpretation or application of this Agreement or in any way modify or qualify any of the rights or obligations provided for hereunder. Terms such as "herein" and "hereunder" refer to this Agreement, rather than the Client Agreement as a whole.
- 10.13. **Recording Conversations and Monitoring Electronic Communications.** For the parties' mutual protection, I understand, agree, and expressly consent to RBC CM's, BNY Mellon's and Bank's electronic recordation of any of my telephone conversations with them and to RBC CM's, BNY Mellon's and Bank's monitoring of my electronic communications with them, including but not limited to e-mail and facsimile transmission.
- 10.14. **Priority of Agreements.** In the event of any conflict between this Agreement and any other agreement I have with RBC CM, including the other sections of the Investment Access Account Agreement, this Agreement will control with respect to my Checks, Cards, ACH Transactions (to the limited extent described herein) and any other Transactions described herein.
11. **ARBITRATION: THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE. BY SIGNING AN ARBITRATION AGREEMENT THE PARTIES AGREE AS FOLLOWS:**
- ALL PARTIES TO THIS AGREEMENT ARE GIVING UP THE RIGHT TO SUE EACH OTHER IN COURT, INCLUDING THE RIGHT TO A TRIAL BY JURY, EXCEPT AS PROVIDED BY THE RULES OF THE ARBITRATION FORUM IN WHICH A CLAIM IS FILED.
  - ARBITRATION AWARDS ARE GENERALLY FINAL AND BINDING; A PARTY'S ABILITY TO HAVE A COURT REVERSE OR MODIFY AN ARBITRATION AWARD IS VERY LIMITED.
  - THE ABILITY OF THE PARTIES TO OBTAIN DOCUMENTS, WITNESS STATEMENTS AND OTHER DISCOVERY IS GENERALLY MORE LIMITED IN ARBITRATION THAN IN COURT PROCEEDINGS.
  - THE ARBITRATORS DO NOT HAVE TO EXPLAIN THE REASON(S) FOR THEIR AWARD UNLESS, IN AN ELIGIBLE CASE, A JOINT REQUEST FOR AN EXPLAINED DECISION HAS BEEN SUBMITTED BY ALL PARTIES TO THE PANEL AT LEAST 20 DAYS PRIOR TO THE FIRST SCHEDULED HEARING DATE.
  - THE PANEL OF ARBITRATORS WILL TYPICALLY INCLUDE A MINORITY OF ARBITRATORS WHO WERE OR ARE AFFILIATED WITH THE SECURITIES INDUSTRY.
  - THE RULES OF SOME ARBITRATION FORUMS MAY IMPOSE TIME LIMITS FOR BRINGING A CLAIM IN ARBITRATION IN SOME CASES, A CLAIM THAT IS INELIGIBLE FOR ARBITRATION MAY BE BROUGHT IN COURT.
  - THE RULES OF THE ARBITRATION FORUM IN WHICH THE CLAIM IS FILED, AND ANY AMENDMENTS THERETO, SHALL BE INCORPORATED INTO THIS AGREEMENT.

I AGREE, AND YOU AGREE, THAT ALL CONTROVERSIES THAT MAY ARISE AT ANY TIME BETWEEN ME AND RBC CM OR THE FIRM CONCERNING ANY TRANSACTION OR OTHERWISE RELATING, DIRECTLY OR INDIRECTLY, TO THE CONSTRUCTION, PERFORMANCE, OR ASSERTED BREACH OF THIS OR ANY OTHER AGREEMENT OR OBLIGATION BETWEEN ME AND RBC CM OR ME AND THE FIRM WHETHER ENTERED INTO PRIOR TO, ON, OR SUBSEQUENT TO THE DATE HEREOF, WILL BE DETERMINED BY ARBITRATION. ANY SUCH ARBITRATION WILL BE GOVERNED BY THE SUBSTANTIVE AND PROCEDURAL ARBITRATION LAW OF THE STATE OF MINNESOTA WITHOUT REGARD TO ITS CHOICE OF LAW PROVISIONS. SUCH ARBITRATION WILL BE IN ACCORDANCE WITH THE ARBITRATION RULES THEN IN EFFECT OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY. THE AWARD OF THE ARBITRATORS, OR A MAJORITY OF THEM, WILL BE FINAL AND BINDING AND JUDGMENT ON THE AWARD MAY BE ENTERED IN ANY COURT HAVING JURISDICTION THEREOF. FOR PURPOSES OF THIS PARAGRAPH, RBC CM INCLUDES ITS DIRECTORS, OFFICERS, EMPLOYEES, AGENTS, PARENT, SUBSIDIARIES, AFFILIATES, AND SUCCESSOR COMPANIES. NO PERSON MAY 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: (I) THE REQUEST FOR CLASS CERTIFICATION IS DENIED; OR (II) THE CLASS IS DECERTIFIED; OR (III) THE CUSTOMER IS EXCLUDED FROM THE CLASS BY THE COURT. SUCH FORBEARANCE TO ENFORCE AN AGREEMENT TO ARBITRATE SHALL NOT CONSTITUTE A WAIVER OF ANY RIGHTS UNDER THIS AGREEMENT EXCEPT TO THE EXTENT STATED HEREIN.

THIS AGREEMENT AND THE RIGHTS OF THE PARTIES UNDER IT WILL BE GOVERNED BY MINNESOTA LAW WITHOUT REGARD TO ITS CHOICE OF LAW PROVISIONS, EXCEPT THAT THE FEDERAL ARBITRATION ACT WILL GOVERN WITH RESPECT TO THIS SECTION TO THE EXTENT THAT MINNESOTA LAW CONFLICTS WITH SUCH ACT.

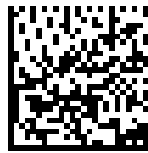
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Account Number \_\_\_\_\_

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**INVESTMENT ACCESS ACCOUNT APPLICATION****INVESTMENT ACCESS ACCOUNT FEE SCHEDULE****ANNUAL INVESTMENT ACCESS ACCOUNT FEE**Includes optional check-writing and VISA Platinum® check card \$125.00

The annual fee is waived for clients who have \$200,000 or more in assets within the Investment Access Account

**CHECKING RELATED FEES**

Initial order of standard checks	Free
Initial order of optional check stock	Various
Check/deposit form re-orders	Various
Overnight delivery of checks	Variable
First-Class delivery of checks	\$5.00
Single copy of a paid check	\$5.00
Rejected or insufficient funds (NSF) transactions	\$30.00
Stop payment	\$20.00

**WIRE TRANSFER/ACH BILL PAYMENT FEES**

Domestic wire transfer	Various
International wire transfer	\$75.00
ACH debits	Free
ACH credits	Free
Returned or rejected ACH item (e.g. NSF)	\$30.00
ACH stop payment	\$20.00

**VISA PLATINUM® CHECK CARD**

First two VISA Platinum® Check cards per account	Free
Additional VISA Platinum® Check cards	\$10.00/each
VISA sales draft copy (unless draft is for chargeback documentation)	\$5.00
VISA chargeback (no charge for verified funds)	\$5.00
Bank teller cash advance	\$5.00
Overnight delivery of VISA card (cannot be delivered to a PO Box)	\$25.00

All fees are subject to change.

Other check features are available. To inquire regarding additional features and pricing, please contact your financial professional.

\*While RBC CM will not assess a transaction fee to your first six ATM transactions, these transactions may be assessed a surcharge or other fee by the ATM owner.

If the market value of the securities in my margin account declines, I may be required to deposit more money or securities. If I am unable to do so, RBC CM may be required to sell all or a portion of my pledged assets. I will also be subject to margin interest as disclosed in my margin agreement. Margin trading involves greater risk than paying cash up front for my investment, is not suitable for all investors, and is subject to approval by RBC CM