BNY Mellon Brokerage Account

Client Agreement and Related Disclosures
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CLIENT AGREEMENT AND RELATED DISCLOSURES

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BNY MELLON BROKERAGE ACCOUNT AGREEMENT

This is a copy of your BNY Mellon Brokerage Account Client Agreement. Please keep this for your records.

By signing the Account opening form(s), You represent that You have the requisite legal capacity and authority to open this Account and effect transactions under this Agreement and You agree to be bound by this Agreement and the Supplemental Services Agreement, and any related agreements, rules and regulations and other documents as may be in effect from time to time. We may amend this Agreement at any time in any respect upon notice to You as required by law. You must notify Us of any address changes.

1. Applicable Rules And Regulations. All of Your transactions shall be subject to the constitution, rules, regulations, customs and usages of the exchange or market and its clearing house, if any, where executed by us, including any of Our subsidiaries and affiliates.

2. Agreement — This term shall include this BNY Mellon Brokerage Account Agreement and the Supplemental Services Agreement any related “documents,” each as amended from time to time.

Authorization Limit — The maximum amount You may withdraw from Your Brokerage Account using Your Visa® Card or Checks.

Available Margin Loan Value — The amount of credit we may extend to You based on the value of marginable securities held in Your Margin Account.

The Banks — The Bank of New York Mellon for all terms and issues related to checks and PNC Bank, N.A. for all terms and issues related to Visa® debit card.

Brokerage Account — The cash and/or Margin account opened in Your name. The Cash Account is the basic brokerage account we offer. The Margin Account allows you to borrow funds from us, using acceptable securities as collateral for the loan as well as to borrow securities from us using cash as collateral for the loan.

Your account is a brokerage account and not an advisory account. Our interests may not always be the same as yours. Please ask us questions to make sure you understand your rights and our obligations to you, including the extent of our obligations to disclose conflicts of interest and to act in your best interest. We are paid by you and, sometimes, by people who compensate us based on what you buy. Therefore, our profits, and our salespersons’ compensation, may vary by product and over time.

To discuss this further, please contact our call center at 1-800-843-5466.

Business Day — Any day on which the New York Stock Exchange, Inc., is open.

Card/Cards — One or more Visa® debit card(s) issued by the Banks.

Cards/Check Account — The account established by the Banks.

Checks — Checks drawn on the Banks.


Documents — Any disclosure documents, the Sweep Funds’ prospectus, the BNY Mellon Brokerage Account Agreement, and the BNY Mellon Brokerage Account Application, which contain additional terms governing the BNY Mellon Brokerage Account, and the BNY Mellon Brokerage Account Fee Schedule, the Option Agreement, if applicable; and any other written agreements between You and Us, including, but not limited to the Supplemental Services Agreement, concerning your BNY Mellon Brokerage Account, all as amended from time to time.

Fed Funds — Funds which are immediately available and not subject to an availability or collection hold.

Free Credit Balance — The sum of any cash balance in Your brokerage accounts. (When a cash balance in Your Margin Account is collateral for Your obligations to cover short securities and/or option positions, it is not available for Your use and is not included in Your Free Credit Balance.)

Good Delivery — The delivery to us of freely transferable securities (that is, properly registered, endorsed and fully negotiable stock certificates).
The BNY Mellon Brokerage Account Agreement — The Agreement You make with Us and the Banks when You open a BNY Mellon Brokerage Account, consisting of the BNY Mellon Brokerage Account Application; the BNY Mellon Brokerage Account Agreement; the Option Agreement, if applicable; the Supplemental Services Agreement, if applicable; and any other written Agreements between You and Us, all as amended from time to time.

The BNY Mellon Brokerage Account Application — The application You submit to open a BNY Mellon Brokerage Account.

Pershing — Pershing LLC.

Prospectus — A writing describing the Sweep Fund(s).

Short Sale — The sale of a security You don’t own, or that You have instructed Us not to deliver against Your sale (“short against the box”).

Supplemental Services Agreement — Your agreement with Pershing LLC and The Banks for making available services related to Cards/Check Accounts.

Sweep Funds — Any money market fund(s) BNY Mellon Securities Corporation makes available and is selected by You.

You, Your, Account Holder — Each person who signs the BNY Mellon Brokerage Account Agreement.

We, Us, Our — BNY Mellon Securities Corporation and Pershing.

3. Description of Account. Your BNY Mellon Brokerage Account (the “Account”) with BNY Mellon Securities Corporation is an asset management account which consists of three parts: (a) a conventional brokerage account for the purchase and sale of securities (the “Brokerage Account”) which is either a Cash or Margin Account, or both; (b) a choice of Sweep Money Market Funds; and (c) a Card/Check Account if You elect these options. Your Brokerage Account and Sweep Funds are carried by Pershing LLC (“Pershing”) as clearing broker pursuant to a clearing agreement with BNY Mellon Securities Corporation.

Pershing and BNY Mellon Securities Corporation may accept, without inquiry or investigation, (i) orders for the purchase or sale of securities and other property on margin or otherwise, and (ii) other instructions concerning Your account. Notices to You concerning Margin Account requirements or other matters related to Your Account usually will go through BNY Mellon Securities Corporation; however, Pershing may contact You directly if required by market conditions, time constraints or other circumstances.

4. Sweep Fund. Except as noted below, any amounts received by Us are invested in the General Treasury & Agency Money Market Fund, Class A (or such other eligible sweep fund you may choose) subject to prior payment by You and on Your behalf of any outstanding margin loan balances, Card overdrafts or other debit items arising from Checks or Card usage, or authorization payments. You hereby acknowledge that You have received and read a copy of the Prospectus of the Sweep Fund You selected, containing a more complete description of it and its operation. In addition, please note that the General Treasury & Agency Money Market Fund, Class A will be the only eligible sweep option available to retirement accounts.

Pershing will automatically redeem sufficient shares of the Sweep Fund to pay for all securities transactions, Checking and Card transactions. If You intend to send funds to settle securities transactions, We must receive those funds on the business day before the settlement date to prevent an automatic redemption. Pershing will redeem Sweep Fund shares to pay for Checking and Card transactions on the date We post the transaction to Your account. We will not send confirmations for Fund transactions in Your account.

5. Card/Check Services

a. Supplemental Services Agreement. All transactions involving Card/Check Services are outlined in the Supplemental Services Agreement with Pershing and the Banks. If there are any inconsistencies between The BNY Mellon Brokerage Account Agreement and the Supplemental Services Agreement, as applicable the Card/Check Services, the Supplemental Services Agreement shall control.

6. Our Right to Restrict or Terminate Account. For our protection against credit risks and other conditions, We may, without prior notice, decline Your orders or instructions, or We may place trading restrictions on Your account.

You also understand that We may cease all Account services provided to You for any reason, in Our discretion, including but not limited to the following: (1) if You exceed Your Authorization Limit; or (2) if We determine that Your use of the account is inconsistent with investment purposes; or (3) if We determine that We no longer wish
to offer The BNY Mellon Brokerage Account to You. In the event that Your BNY Mellon Brokerage Account is terminated, it may be converted into an account which will remain subject to the remainder of this Agreement.

Pershing, BNY Mellon Securities Corporation, the Banks or You may terminate this Agreement, including the use of Checks or Cards, if applicable, at any time. You shall remain responsible for authorized charges which arise before or after termination. If the Agreement is terminated, We may redeem all Sweep Fund shares. You shall promptly return all Cards and unused Checks to Us. Failure to do so may result in a delay in complying with Your instructions regarding the disposition of assets.

7. Lien. All of Your securities, commodities and other property which Pershing, BNY Mellon Securities Corporation, or any of their affiliates, may at any time be carrying for You, or which may at any time be in Our possession or under Our control, including, but not limited to, individual mutual fund accounts not held by Pershing, shall be subject to a general lien and security interest in Our favor for the discharge of all Your indebtedness and other obligations to Us, without regard to Our having made any advances in connection with such securities and other property and without regard to the number of accounts You may have with BNY Mellon Securities Corporation. In enforcing Our lien, We shall have the discretion to determine which securities and property are to be sold and which contracts are to be closed.

Securities and other property held in your retirement account(s) maintained by Pershing, which may include IRAs or qualified plans, are not subject to this general lien and such securities or other property may only be used to satisfy the undersigned’s indebtedness or other obligations to BNY Mellon Securities Corporation and/or Pershing related to your retirement account(s).

8. Credit Investigation, Negative Credit Report and Other Information Sharing. You authorize Us to exchange credit information about You and Your account with others. As required by law, You are notified that any negative credit report reflecting on Your credit record may be submitted to a credit reporting agency if You fail to fulfill the terms of Your credit obligations. You authorize Us to obtain credit reports and other credit related information about You at account opening and thereafter for purposes of determining Your initial and ongoing eligibility for the account or credit. Upon request, We will state the name and address of the consumer reporting agency that furnished any credit report obtained. You authorize BNY Mellon Securities Corporation, all other BNY Mellon companies, all mutual funds advised by a BNY Mellon company (including the BNY Mellon Family of Funds) and all distributors of those funds to share information about Your relationships with any of these organizations or with unaffiliated third parties. This includes all information that any of these organizations have or get about You or Your account relationships with them. This authorization will continue in effect for as long as You have at least one open account with any of these organizations.

If We extend, update, review or renew your credit, We may request a new credit report without notifying you.

9. Minimum Required to Open and Maintain an Account. A minimum of $10,000.00 in cash, marginable securities, or a combination of both is initially required to open your account. Although We do not require a specific minimum balance be maintained on Your account, We reserve the right to request additional funds or securities be deposited whenever the asset value of Your account falls below 50% of the initial minimum requirement. If, after We have notified You that additional assets must be deposited, the account is not brought back up to at least 50% of the initial minimum requirement in a reasonable time period, We reserve the right to terminate the account at which time You agree to return any Cards or Checks previously issued to You.

10. Liquidation. If, in Our discretion, We consider it necessary for Our protection to require additional collateral or in the event that a petition in bankruptcy or for appointment of a receiver is filed by or against You, or an attachment is levied against Your accounts, or in the event of Your death, We shall have the right to sell any or all securities, commodities and other property in the accounts We have established for You, whether carried individually or jointly with others, to buy any or all securities, commodities and other property which may be short in such accounts, to cancel any open orders and to close any or all outstanding contracts, all without demand for margin or additional margin, notice of sale or purchase or other notice or advertisement. Any such sales or purchases may be made at Pershing’s discretion on any exchange or other market where such business is usually transacted, or at public auction or private sale and Pershing may be the purchaser for its own account. It is understood that a prior demand, or call, or prior notice of the time and place of such sale or purchase shall not be considered a waiver of Pershing’s right to sell or buy without demand or notice.

11. Margin Requirements, Credit Charges, and Deposits. You will at all times maintain such securities, commodities and other property in Your accounts for margin purposes as We shall require from time to time via a margin call or other request and the monthly debit balances or adjusted balances in Your accounts with Pershing shall be charged, in
acquiesce with Our practice, with interest at a rate permitted by the laws of the State of New York. It is understood that the interest charge made to Your account at the close of a charge period will be added to the opening balance for the next charge period unless paid. In regard to margin calls, whether for maintenance or any other margin call, in lieu of immediate liquidations, Pershing through BNY Mellon Securities Corporation may permit you a period of time to satisfy a call. This time period shall not in any way waive or diminish Pershing’s right in its sole discretion, to shorten the time period in which you may satisfy the call, including one already outstanding, or to demand that a call be satisfied immediately. Nor does such practice waive or diminish the right of Pershing and/or BNY Mellon Securities Corporation to sell out positions to satisfy the call, which can be as high as the full indebtedness owed by you. Margin requirements may be established and changed by Pershing or BNYMSC in its sole discretion and judgment without notice to you. You should contact BNY Mellon Securities Corporation for the latest information on margin requirements.

12. Pledge of Securities. All securities, commodities and other property now or hereafter held, carried or maintained by Pershing in Our possession in any of the accounts of the Account Holder may be pledged, repledged, hypothecated or rehypothecated by Pershing from time to time, without notice to the Account Holder, either separately or in common with other such securities, commodities and other property for any amount due in the accounts of the Account Holder, or for any greater amount and Pershing may do so without retaining in Our possession or control for delivery a like amount of similar securities, commodities or other property.

13. Payment of Indebtedness Upon Demand. You shall at all times be liable for the payment upon demand of any debit balance or other obligations owing in any of Your accounts with Us and You shall be liable to Us for any deficiency remaining in any such accounts in the event of the liquidation thereof, in whole or in part, by Us or by You; and You shall make payments of such obligations and indebtedness upon demand.

14. Liability for Costs of Collection. The reasonable costs and expense of collection of the debit balance, recovery of securities, and any unpaid deficiency in Your accounts with BNY Mellon Securities Corporation, including, but not limited to, attorney’s fees incurred and payable or paid by Us, shall be payable to Us by You.

15. Presumption of Receipt of Communications. Communications may be sent to You at Your current address, which is on file at Our office, or at such other address as You may hereafter give Us in writing; and all communications so sent, whether by mail or otherwise, shall be deemed given to You personally, whether actually received or not.

16. Scope and Transferability. This Agreement shall cover individually and collectively all accounts that You may open or reopen through BNY Mellon Securities Corporation and shall inure to the benefit of Our successors whether by merger, consolidation or otherwise, and assigns, and either BNY Mellon Securities Corporation or Pershing may transfer Your accounts to their successors and assigns, and this Agreement shall be binding upon Your heirs, executors, administrators, successors and assigns. BNY Mellon Securities Corporation, Pershing or the Banks may assign their responsibilities under this Agreement, in whole or in part, to any subsidiary, affiliate or successor by merger or consolidation, or to any other entity, without notice to You. We are not required to recognize any transfer of ownership of any part of any account until We have received written notice of the transfer in a form satisfactory to Us.

17. Extraordinary Events. To the fullest extent allowable under law, We are not responsible and You agree not to hold Us 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.

BNYMSC has implemented and maintains reasonable procedures and systems (including reasonable disaster recovery and business continuity plans and procedures consistent with legal, regulatory and business needs applicable to BNYMSC’s delivery of Services) to safeguard Adviser’s records and data and BNYMSC’s records, data, equipment facilities and other property that it uses in the performance of its obligations hereunder from loss or damage attributable to fire, theft, or any other cause, and BNYMSC will make such changes to the procedures and systems from time to time as are reasonably required for the secure performance of its obligations hereunder.

18. Representation as to Capacity to Enter into Agreement. You, if an individual, represent that You are of full age, that unless otherwise disclosed to BNYMSC in writing, You are not an employee of an exchange, or of any corporation of which any exchange owns a majority of the capital stock, or of a member firm or member corporation registered on any exchange or of a bank, trust company, insurance company, or of any corporation, firm or individual engaged in the business of dealing either as a broker or as principal in securities,
bills of exchange, acceptance or other forms of commercial paper. You further represent that no one except You has an interest in Your Account(s).

19. **Joint and Several Liability.** If “You” shall consist of more than one individual, Your obligations under this Agreement shall be joint and several. Each of You has authority, acting individually and without notice to any one of You, to deal with BNY Mellon Securities Corporation as fully and completely as if any one of You is the sole account holder. We are authorized to follow the instructions of any one of You and to deliver funds, securities, or other assets in the Brokerage Account to any one of You or upon any one of Your instructions. We are not responsible for determining the purpose or propriety of an instruction we receive from any one of You or for the disposition of payments or deliveries among any one of You. Any notice We send one of You will be notice to all of You.

20. **Option Transactions.** If at any time You shall enter into any transaction for the purchase or sale of an option contract, You hereby agree to first obtain from BNY Mellon Securities Corporation the then current disclosure statements of the Options Clearing Corporation and further agree to abide by the rules of any national securities association, registered securities exchange or clearing organization applicable to the trading of option contracts and acting alone or in concert, will not violate the position or exercise limitation rules of any such association or exchange or of the Options Clearing Corporation or other clearing organization.

21. **Separability.** If any provision or condition of this Agreement shall be held to be invalid or unenforceable by any court, or regulatory or self-regulatory agency or body, such invalidity or unenforceability shall attach only to such provision or condition. The validity of the remaining provisions and conditions shall not be affected thereby and this Agreement shall be carried out as if any such invalid or unenforceable provision or condition were not contained herein.

22. **Headings Are Descriptive.** The heading of each provision of this Agreement is for descriptive purposes only and shall not be deemed to modify or qualify any of the rights or obligations set forth in each such provision.

23. **Recording Conversations.** For Our mutual protection, You understand, agree, and expressly consent to Our and The Bank’s electronic recordation of any of Your telephone conversations with them and to Our, Pershing’s, Administrator’s and The Bank’s monitoring of Your electronic communications with Us and them, including but not limited to e-mail and facsimile transmission.

24. **Role of Pershing; No Advice.** You understand that Pershing provides no investment advice nor does Pershing give advice or offer any opinion with respect to the suitability of any transaction or order. You acknowledge that neither Pershing nor BNY Mellon Securities Corporation will provide You with any legal, tax or accounting advice, that Our employees are not authorized to give any such advice and that You will not solicit or rely upon any such advice from Pershing or Our employees whether in connection with transactions in or for any of Your accounts or otherwise. In making legal, tax or accounting decisions with respect to transactions in or for Your accounts or any other matter, You will consult with and rely upon Your own advisors and not Pershing and Pershing shall have no liability there for. Pershing shall not be responsible or liable for any acts or omissions of BNY Mellon Securities Corporation or its employees. You authorize Pershing to act as Your agent to purchase and redeem for Your account shares of the Sweep Fund, as previously defined, and You agree that You shall not hold Pershing, LLC, its other Divisions, Affiliates, Officers, Directors, or Agents liable for any trading losses incurred. You understand that Pershing will provide services to You including, but not limited to, furnishing necessary documents and information, blocking Visa® debit card Accounts when notified by Account Holders of the unauthorized use of their Cards or Checks, and responding to and taking requisite action regarding inquiries, complaints or disputes concerning your BNY Mellon Brokerage Account.

**SPECIAL NOTE FOR NON U.S. ACCOUNTS:** With respect to assets custodied by Pershing on your behalf, income and capital gains or distribution to you from your account may be taxable in your home jurisdiction. Please consult your tax advisor for the appropriate tax treatment of your transactions.

25. **Representations and Amendments.** You have received a copy of the Sweep Funds’ prospectus and this Agreement. You agree that We shall have the right to amend this Agreement, by modifying or rescinding any of its existing provisions or by adding any new provision, at any time without notice to You. Any such amendment shall be effective as of a date established by Us. You understand there may be additional documentation required by applicable law or the policies and procedures of Pershing, BNY Mellon Securities Corporation, or the Banks. You agree to promptly comply with any such requests for additional documents.
26. This Agreement and its Enforcement Shall Be Governed by the Laws of the State of New York.

27. ARBITRATION DISCLOSURES:

(A) 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.

(B) ARBITRATION AWARDS ARE GENERALLY FINAL AND BINDING; A PARTY’S ABILITY TO HAVE A COURT REVERSE OR MODIFY AN ARBITRATION AWARD IS VERY LIMITED.

(C) THE ABILITY OF THE PARTIES TO OBTAIN DOCUMENTS, WITNESS STATEMENTS AND OTHER DISCOVERY IS GENERALLY MORE LIMITED IN ARBITRATION THAN IN COURT PROCEEDINGS.

(D) 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.

(E) THE PANEL OF ARBITRATORS WILL TYPICALLY INCLUDE A MINORITY OF ARBITRATORS WHO WERE OR ARE AFFILIATED WITH THE SECURITIES INDUSTRY.

(F) 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.

(G) THE RULES OF THE ARBITRATION FORUM IN WHICH THE CLAIM IS FILED, AND ANY AMENDMENTS THERETO, SHALL BE INCORPORATED INTO THIS AGREEMENT.

28. ARBITRATION AGREEMENT

ANY CONTROVERSY BETWEEN YOU AND US SHALL BE SUBMITTED TO ARBITRATION BEFORE THE FINANCIAL INDUSTRY REGULATORY AUTHORITY.

NO PERSON SHALL BRING A PUTATIVE OR CERTIFIED CLASS ACTION TO ARBITRATION, NOR SEEK TO ENFORCE ANY PREDISPUTE 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 CLASS CERTIFICATION IS DENIED; (II) THE CLASS IS DECERTIFIED; OR (III) THE CUSTOMER IS EXCLUDED FROM THE CLASS BY THE COURT. SUCH FOREBEARANCE TO ENFORCE AN AGREEMENT TO ARBITRATE SHALL NOT CONSTITUTE A WAIVER OF ANY RIGHTS UNDER THIS AGREEMENT EXCEPT TO THE EXTENT STATED HEREIN.

THE LAWS OF THE STATE OF NEW YORK GOVERN.

29. Shareholder Vote of Loaned Securities. In the event the undersigned’s securities have been loaned by Pershing on the record date of a shareholder vote involving those securities, the undersigned agrees that the undersigned’s vote may be reduced to reflect the total amount of the undersigned’s securities loaned by Pershing.

DISCLOSURE OF CREDIT TERMS

30. Amendment and Modification of Agreement. BNY Mellon Securities Corporation or its successors or assigns may unilaterally change or modify the terms and conditions of this Agreement and will send You a notice of the change to the extent required by law or regulation.

31. Order Flow. Please refer to the terms and conditions section of your statement for a description of Pershing’s payment for order flow practices. BNY Mellon Securities Corporation participates with Pershing in such practices.

32. Cash Accounts. Cash accounts may be subject, at Our discretion, to interest on any debit balances resulting from failure to make payment in full for securities purchased, from proceeds of sales paid prior to settlement date or for other charges that may be made to the account.

33. Margin Accounts. Purchases of securities on credit, commonly known as margin, enable You to increase the buying power of Your equity and thus increase the potential for profit—or loss. A portion of the purchase price is deposited when buying securities on margin and Pershing extends credit for the remainder. This loan appears as a debit balance on Your monthly statement of account. Pershing charges interest on the debit balance and requires You to maintain securities, cash or other property to secure repayment of funds advanced and interest due. Interest
will be charged for any credit extended to You for the purpose of buying, trading or carrying any securities, for any cash withdrawals made against the collateral of securities, or for any other extension of credit. When funds are paid in advance of settlement on the sale of securities, interest will be charged on such amount from date of payment until settlement date. In the event that any other charge is made to the account for any reason, interest may be charged on the resulting debit balances. In order to add Margin to an existing account, You acknowledge that You must execute and will be bound by the terms and conditions of the Margin Account Agreement and, if applicable, the Option Agreement and Approval Form with Us as well as by the terms and conditions of this Agreement.

34. Interest Rates. Interest charged on any debit balances in cash accounts or credit extended in margin accounts may be up to 3.00 percentage points above the Pershing Base Lending Rate. The Pershing Base Lending Rate will be set with reference to commercially recognized interest rates, industry conditions relating to the extension of credit and general credit market conditions. The Pershing Base Lending Rate will change without prior notice. When the Pershing Base Lending Rate changes during an interest period, interest will be calculated according to the number of days each rate is in effect during that period. If the rate of interest charged to You is changed for any other reason, You will be notified at least 30 days in advance.

35. Interest Period. The Interest Period begins on the 20th of each month and ends on the 19th of the following month. Accordingly, the interest charges for the period as shown on Your monthly statement are based only on the daily net debit and credit balances for the Interest Period.

36. Method of Interest Computation. At the close of each Interest Period during which credit was extended to You, an interest charge is computed by multiplying the average daily debit balance by the applicable schedule rate and by the number of days during which a debit balance was outstanding and then dividing by 360. If there has been a change in the Pershing Base Lending Rate, separate computations will be made with respect to each rate of charge for the appropriate number of days at each rate during the Interest Period. The interest charge for credit made to Your account at the close of the Interest Period is added to the opening debit balance for the next Interest Period unless paid.

With the exception of credit balances in Your short account, all other credit and debit balances in all of Your accounts will be combined daily and interest will be charged on the resulting average daily net debit balances for the Interest Period. If there is a debit in the cash account (type 1) and there is a Margin account (type 2), interest will be calculated on the combined debit balance and charged to the Margin account. Any credit balance in the short account is disregarded because such credit collateralizes the stock borrowed for delivery against the short sale. Such credit is disregarded even if You should be long in the same position in Your Margin account: i.e., short against the box.

If the security which You sold short (or sold short against the box) appreciates in market price over the selling price, interest will be charged on the appreciation in value. Correspondingly, if the security which You sold short depreciates in market price, the interest charged will be reduced since Your average debit balance will decline. This practice is known as “marking to market.” The daily closing price is used to determine any appreciation or depreciation of the security sold short.

If Your account is short shares of stock on the record date of a dividend or other distribution, however such short position occurs, Your account will be charged the amount of dividend or other distribution on the following Business Day.

37. General Margin Policies. The amount of credit which may be extended by Pershing and the terms of such extension are governed by rules of the Federal Reserve Board and the Financial Industry Regulatory Authority (FINRA). Within the guidelines of these rules and subject to adjustment required by changes in such rules and Our business judgment, Pershing establishes certain policies with respect to Margin accounts. If the market value of securities in a Margin account declines, Pershing may require the deposit of additional collateral. Margin account equity is the current market value of securities and cash deposited as security less the amount owed Pershing for credit extended at its discretion. It is Our general policy to require Margin account holders to maintain equity in their Margin accounts of the greater of 30% of the current market value or $3 per share for common stock purchased on margin. Pershing applies other standards for other types of securities. For example, securities may be ineligible for margin credit from time to time. For information with respect to general margin maintenance policy as to municipal bonds, corporate bonds, listed United States Treasury notes and bonds, mutual funds and other securities, as well as information about the eligibility of particular securities for margin credit, please contact BNY Mellon Securities Corporation. Notwithstanding the above general policies, Pershing reserves the right, at its discretion, to require the deposit of additional collateral and to set required margin at a higher or lower amount with
respect to particular accounts or classes of accounts as it deems necessary. In making these determinations, Pershing may take into account various factors including but not limited to (i) issues as to Your securities such as, among others, the liquidity of a position and concentrations of securities in an Account, (ii) considerations as to Your status, including but not limited to a decline in creditworthiness, (iii) the size of the Account, (iv) the general condition of the market, (v) considerations as to the ability of Pershing to obtain financing, and (vi) regulatory interpretations or guidance. If You fail to meet a margin call in a timely manner, some or all of Your positions may be liquidated.

38. Deposits of Collateral, Lien on Accounts and Liquidation. In the event that additional collateral is requested, You may deposit cash or acceptable securities into Your Margin account. If satisfactory collateral is not promptly deposited after a request is made, Pershing may, at its discretion, liquidate securities held in any of Your accounts. In this connection, pursuant to Our Agreement, Pershing retains a security interest in all securities and other property held in Your accounts, including securities held for safekeeping, so long as any credit extended remains outstanding.

39. Assignment of Pershing’s Rights Under This Agreement to BNY Mellon Securities Corporation. You agree that any rights that Pershing has under this agreement, including but not limited to the right to collect any debit balance or other obligations owing in any of Your accounts, may be assigned to BNY Mellon Securities Corporation so that BNY Mellon Securities Corporation may collect from You independently or jointly with Pershing, or enforce any other rights granted to Pershing under this agreement.

40. Callable Securities. Securities which are held for Your account and which are in “street name,” or are being held by a securities depository, are commingled with the same securities being held for other customers of BNY Mellon Securities Corporation and for customers of Pershing’s other correspondents. Your ownership of these securities is reflected in Our records. You have the right at any time to require delivery to You of any such securities which are fully paid for or are in excess of margin requirements.

The terms of many bonds allow the issuer to partially redeem or “call” the issue prior to maturity date. Certain preferred stocks are also subject to being called by the issuer. Whenever any such security being held by Us is partially “called,” We will determine through a random selection procedure, as prescribed by the FINRA rules, the ownership of the securities to be submitted for redemption. In the event that such securities owned by You are selected and redeemed, Your account will be credited with the proceeds.

Should You not wish to be subject to this random selection process, You must instruct BNY Mellon Securities Corporation to have Pershing deliver Your securities to You. Delivery will be effected provided, of course, that Your position is unencumbered or had not already been called by the issuer as described, prior to receipt by Pershing of Your instructions. The probability of one of Your securities being called is the same whether they are held by You or by Pershing for You.

41. Options Exercise Assignments. Exercise assignment notices for options contracts are allocated among short positions pursuant to a procedure which randomly selects from all short options positions, including positions established on the day of the assignment, those contracts which are subject to exercise. A more detailed description of this random allocation procedure is available on request. All short options positions are liable for assignment at any time.

42. Lost Securities. If Your periodic customer statement indicates that securities were forwarded to You and You have not received them, You should notify Us immediately. If notification is received within 120 days after the mailing date, as reflected on Your periodic statement, replacement will be made free of charge. Thereafter, a fee for replacement may apply.

43. Loan Consent. By signing the application, the undersigned acknowledges that securities not fully paid for by the undersigned may be loaned to Pershing or loaned out to others, and as permitted by law, certain securities in Your account, may be used for, among other things, settling short sales and lending the securities for short sales, and as a result Pershing and BNY Mellon Securities Corporation may receive compensation in connection therewith. Pershing does not lend fully paid for securities without your written permission. Please contact BNY Mellon Securities Corporation with any questions. Fully paid for securities held in a cash account (unless otherwise agreed in a separate written agreement) and fully paid for securities held in a margin account in which there is no debit balance are not loaned.

44. Electronic Notification Agreement. To stop receiving paper account statements and/or trade confirmations or other documents as they may be made available (the “Documents”), you agree to accept and receive electronic notification that the Documents 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 Documents, 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 Documents.

The Documents will be available to you online via a service provided by Pershing LLC on behalf of BNY Mellon Securities Corporation. You will be notified by electronic mail (email) when these documents are available to be viewed online. The email notification(s) will be sent to the email address that you established when registering with this service. In the event of an email notification failure as defined by Pershing, Pershing will terminate this arrangement and you will revert to receiving paper documents until such time that you reenroll through www.im.bnymellon.com or by calling 1-800-843-5466.

By accepting this Agreement, you affirm that you have a valid email address on record with BNY Mellon Securities Corporation, 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 Documents. You agree that electronic delivery of the Documents is deemed accepted, regardless of whether a particular document is accessed or viewed. You may print or save a copy of the Documents at anytime. You may request a mailed copy of your Documents by calling 1-800-843-5466.

Your consent to accept electronic delivery of the Documents is effective until revoked by Pershing, BNY Mellon Securities Corporation, or you. You may revoke your consent and resume receiving paper Documents by changing your delivery preferences online. You may also contact BNY Mellon Securities Corporation directly for assistance.

You expressly agree and acknowledge that your use of the Service is at your sole risk. Neither Pershing nor its respective directors, officers, employees, agents, contractors, affiliates, information providers, or services warrant that the online service will be uninterrupted or error free. Pershing does not 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 noninfringement 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 the web site. Your continued use of the site 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.

By signing the application, you acknowledge that you have carefully read, understand, and agree to these terms and conditions; represent and warrant that you are authorized to enter into this agreement and the Supplemental Services Agreement; and indicate your informed and affirmative consent to the electronic delivery of the Documents, termination of paper copies of the Documents, and transmission of an electronic notice to a designated email address(es) as the only notice sent when the Documents become available.

45. Waiver of Certain Rights. By signing the application, You knowingly waive any rights You may otherwise have to obtain punitive damages or rescission of transactions to the extent such a waiver is permitted under applicable state and federal law.
Call 1-800-843-5466 or speak to your representative.
BNY Mellon Brokerage Account

Supplemental Services Agreement
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SUPPLEMENTAL SERVICES AGREEMENT

KEEP A COPY FOR YOUR RECORDS. THIS IS A COPY OF THE SUPPLEMENTAL SERVICES AGREEMENT WITH PERSHING LLC (“PERSHING”).

SECTION A – BACKGROUND

A.1. Roles of Service Providers Pershing

BNY Mellon Securities Corporation’s (“BNYMSC”) affiliate, Pershing, provides clearing and custody services to the BNY Mellon Brokerage Account and has arranged with Administrator (defined below) and Bank (defined below) for the issuance of Check writing privileges and Visa® cards to BNYMSC’s clients.

Bank and Administrator

Bank is responsible for issuing the Cards and Checks hereunder. Administrator is responsible for administration of the Banking Services provided hereunder.

A.2. Agreement Structure

For administrative convenience, this Supplemental Services Agreement contains three sections that comprise the Supplemental Services Agreement.

Section A provides background information applicable to the banking services provided by Bank and Administrator provided under this Supplemental Services Agreement.

Section B provides the terms and conditions related to the checking, ACH and card transaction services that are associated with Your BNY Mellon Brokerage Account. The Supplemental Services Agreement is made by and among You, Pershing, Bank and Administrator.

Section C provides additional terms and conditions that are applicable to the Supplemental Services Agreement.

A.3. Contact Us

You may contact Us at: BNY Mellon Brokerage Account, 144 Glenn Curtiss Blvd., Uniondale, New York 11556.

Or, call Us at 1-800-843-5466

A.4. Definitions

Unless the context otherwise requires, the capitalized terms used in this Supplemental Services Agreement have the meanings set forth below:

“Account” refers to Your cash or margin BNY Mellon Brokerage Account custodied at Pershing.

“Account Agreement” refers to the various agreements You make with Us, BNYMSC, and/or the Banks when You open a BNY Mellon Brokerage Account, consisting of the BNY Mellon Brokerage Account Application; the BNY Mellon Brokerage Account Agreement; the Supplemental Services Agreement; the Options Agreement, if applicable, and any other written agreement between You and Us, all as amended from time to time.

“Account Application” refers to the Application You submit to open a BNY Mellon Brokerage Account.

“Account Services” means the respective services provided pursuant to the Account Agreement and this Supplemental Services Agreement.

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

“Administrator” refers to BNY Mellon Investment Servicing Trust Company, which is responsible for administration of the Banking Services provided hereunder.

“ATM” means automated teller machine.

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

“Available Balance” means the maximum amount You may withdraw from Your Account using Your Card or Checks (including via ACH Transactions).

“Bank” refers to PNC Bank, N.A. for all terms and issues related to the Visa debit card, and refers to The Bank of New York Mellon for all terms and issues related to Checks.

“Banking Day” means every day of each week for purposes of imposing security limits on the number and amount of ATM Withdrawals, Cash Advances, Purchases, and Card Authorizations You can perform. For these purposes, Banking Days begin at 12:00 a.m. midnight, Eastern Time. A Banking Day may, as applicable, exclude Bank or Pershing holidays.

“Banking Services” means Check writing privileges, Card, ACH and related services.
“Business Day” means Monday through Friday, excluding, federal holidays. Although Pershing’s, Administrator’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/Cards” refers to one or more Visa® debit cards issued by the Bank on Your Account.

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

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

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

“Checks” mean the Checks issued on Your Account and drawn on the Bank.

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

“Debit Balance” means the Account balance representing money owed Pershing.

“Documents” mean any disclosure documents, the Supplemental Services Agreement, the BNY Mellon Brokerage Account Application which contain additional terms governing the Account and the BNY Mellon Brokerage Account Fee Schedule as may be amended from time to time.

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

“Fed Funds” refer to the funds that are immediately available and not subject to an availability or collection hold.

“Foreign Account” refers to an Account for which the primary account holder is not a resident or not a citizen of the United States.

“I, Me, My, You, Your, Accountholder” refers to all of the individual Account owners and persons who sign the Account Application for individual and joint Accounts and refers to the corporation, limited liability company, partnership, trust or other legal entity for corporate, limited liability company, partnership, trust or other legal entity Accounts.

“Pershing” means Pershing LLC.

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


“Supplemental Services Agreement” refers to this Supplemental Services Agreement and any related documents as amended from time to time.

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

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

“We, Us, Our” means, as the context requires, Pershing, Administrator, BNYMSC and/or Bank.

SECTION B – BANKING SERVICES AGREEMENT

B.1. General Features of Banking Services

B.1.a. Available Balance. Your Available Balance may fluctuate from day to day because it is dependent upon changes in the balance in Your Account. Shortly after Administrator is notified of a Transaction, the Available Balance is reduced, not when a sales draft or Cash Advance draft is paid. For example, Your 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 Your Account has been deposited for collection at another financial institution.

You promise not to make a Transaction (such as making a Card Purchase or writing a Check) that exceeds Your Available Balance. If You attempt to make a Card Transaction that will exceed Your Available Balance, the Card Transaction will normally be declined. In addition, a fee may be applied for returned checks, and ACH transactions.

B.1.b. Payment for Transactions. On a daily basis, Administrator will notify Pershing of the Transactions on Your Account that Administrator receives. Pershing will make payments to Bank (via Administrator) on Your behalf on each Business Day that Pershing receives notice of the Transactions.
You authorize Pershing to charge Your Account in order to pay for Transactions. Each Transaction shall be considered to be Your direction to Us to charge or reduce Your Available Balance. The Available Balance comprises the following three components (and Pershing will make payments for the charges in the following order of priority): (1) any free credit balances in Your Account; (2) the net asset value of the shares in the Funds; and (3) the available margin loan value of securities in the Account (if Your Account is established as a margin account). When You use Your Card, the charge or reduction to Your Available Balance occurs immediately and You understand that You 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 You have written. You understand that Card Authorizations will reduce Your Available Balance by the amount of the Card Authorization even if the Card Authorization does not result in a Transaction. Note that a Card Authorization will reduce Your Available Balance until the Transaction is completed in whole or in part, or after the expiration of a time period specified by Us.

If there is more than one person who is authorized to sign on the Account, You authorize Us 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.

B.1.c. Unauthorized Use. You promise not to let any unauthorized person make a Transaction. If You permit an unauthorized person to make a Transaction(s), even if the amount of actual use exceeds the amount You authorized, You will be responsible for the full amount of all Transaction(s) that result.

B.1.d. Account Statements. Pershing will send or make available to You an Account statement every month in which a Transaction was made. In any event, You will receive an Account statement at least quarterly.

Your Account statements will include the following information for Card Transactions: the amount, location, Transaction date, posting date, and merchant name (when available). In addition, Your Account statement will include Your Check writing and ACH activity during the period covered by the statement. Transactions from Your Account may appear on the day after the Business Day the transaction took place. Neither Bank or Administrator will send You separate statements listing Transactions.

B.1.e. Your Duty to Examine Your 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 Your Account. Because You are in the best position to discover any problem, You will promptly examine Your statement and report to Us any problem on or related to Your statement. You agree that none of Us will be responsible for any problem related to a Check Transaction that:

• You do not report to Pershing in writing within a reasonable time not to exceed 20 calendar days after Pershing mails the statement (or makes the statement available) to You; or
• Results from a forgery, counterfeit or alteration so clever that a reasonable person cannot detect it (for example, unauthorized Checks made with Your 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.

You may not start a legal action against any of Us because of any problem unless: (a) You have given Us the above notice and (b) the legal action begins within one year after We send or make Your statement available to You. If You make a claim against any of Us in connection with a problem, each of Us reserves the right to conduct a reasonable investigation before crediting Your Account, and You agree to cooperate in such investigation. If any of Us requests, You agree to complete an affidavit of forgery or other proof of loss. If You refuse to sign such an affidavit, none of Us will be liable to You for any loss arising from the problem. For problems involving an electronic banking transaction, please refer to the “Electronic Fund Transfers” sections of this Supplemental Services Agreement.

These time periods for You to examine Your statement and report “problems” to Pershing are without regard to the level of care of any of Us or the commercial reasonableness of Our practices, further without regard to whether copies or images of cancelled Checks are supplied or made available to You. Contact Pershing promptly if You do not receive Your regular statement.

B.1.f. Your Duty to Examine Your Statement – Cards. Please see the section below entitled “Electronic Fund Transfers.”

B.1.g. Your Duty to Examine Your 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 “Your Duty to Examine Your Statement – Checks” above. Also, for ACH Transactions related to electronically represented Checks from consumer accounts, please see the subsection entitled “Consumer Electronic Check Representamnet.”
B.1.h. Foreign Transactions. Foreign Transactions are Card Transactions completed outside the United States through Your Account. All debits to Your 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.

B.1.i. 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.

B.1.j. Foreign Transaction Fee. For each Foreign Transaction, there is a foreign Transaction fee, which will be charged to Your Account. This charge may apply whether or not there is a currency conversion. The Foreign Transaction fee is set forth on the Financial Terms Card.

B.1.k. Documentation. We may add images of Your application with respect to the Banking Services provided in connection with this Supplemental Services Agreement to Our 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.

B.1.l. Adverse Claims. If any of Us receives a claim to all or a portion of Your Account (including but not limited to a dispute over who is an authorized signer or owner), We may place a hold on funds that are the subject of the claim. The hold may be placed for the time that We feel is reasonably necessary to allow a court to decide who should have the funds. None of Us will be responsible for any items that are not paid because of the hold. You agree to reimburse each of Us for expenses, including attorneys’ fees and expenses, arising out of such competing claims.

B.2. Card Transactions

B.2.a. Conveniences.

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

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

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

B.2.b. Out-Of-Network Surcharges. An out-of-network surcharge may be imposed for ATM usage (including Transactions and balance inquiries) by the owner of the ATM. No out-of-network surcharges are imposed by any of Us for usage of Your Card at an ATM.

B.2.c. Cancellation of Card. The Card may be cancelled by any of Us at any time without prior notice and will remain the property of Bank. Without limiting the foregoing, Your Card will be cancelled effective with the closing of Your Account.


Purchasing Securities: You may not use Your Card to purchase securities.

Internet Gambling: You may not use Your Card for internet gambling. Illegal Activities: Use of Your Card for illegal activities is prohibited.

B.3. Check Writing Privileges

B.3.a. Check writing Application and Checks. If You have requested Check writing privileges for Your Account, Pershing must first approve Your application. Upon such approval, We will provide You with Checks.

We may refuse any withdrawal that You attempt on forms not approved by Us or by any method We do not specifically permit.

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

In writing Checks, We strongly suggest that You date them with a current date. We will not have liability to You for paying Checks which are postdated, stale dated or do not bear a date. If You do not wish Us to pay a Check You have issued, You should place a stop payment order with Us. Please refer to the “Stop Payment – Checks” section of this Supplemental Services Agreement.

B.3.b. Authorized Signers. In this Supplemental Services Agreement, 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 Your 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 (Pershing reserves the right to request and approve any such documentation granting such powers);

• Any person that You authorize in writing to make withdrawals by Check, or otherwise, from Your Account; or

• Any person to whom You make Your Checkbook or Your 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 Administrator and Bank are authorized to follow the directions of Your agent regarding Your 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. We will not be liable to You in any way if Your agent misapplies any of the funds from Your Account. We have 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.”

B.3.c. Multiple Required Signature Accounts. If You (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, You acknowledge that those restrictions are for Your internal use only and do not bind Us even if You have made Us aware of them in writing or otherwise. Pershing reserves the right to refuse to allow persons to open Accounts with these types of restrictions.

B.3.d. Facsimile/Mechanical Signatures. If You may wish to use a facsimile signature stamp or other mechanical signature device to sign Checks or other orders relating to Your Account. If You use Checks that require multiple signatures, You acknowledge that those restrictions are for Your internal use only and do not bind Us even if You have made Us aware of them in writing or otherwise. Pershing reserves the right to refuse to allow persons to open Accounts with these types of restrictions. You agree to notify Us and give Us a sample imprint if You plan to use such a device. If You do not give Us a sample, this section still applies to Your use of the device. You are responsible for the security of any mechanical signature device. We will not be responsible for payment of unauthorized items bearing an imprint from, or similar to, Your authorized mechanical signature.

B.3.e. 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).

B.3.f. Copies of Cancelled Checks. We will not return to You Checks that have been paid against Your Account. At Your request We shall provide You with photocopies or image copies of Checks paid against the Account or other Account documentation, if such Checks or documents are available to Us under Our record retention policies.

If You request a copy, We may impose a processing fee.

B.3.g. Refusing Payment on Your Checks. If one of Your Checks is presented for payment and there are not sufficient available funds available in Your Account, or if the Check is not properly signed or contains some other irregularity, We may refuse payment and return the Check to the person who presented it. You acknowledge that it is difficult or impossible for Us to verify whether an endorsement by a corporation or other business entity is valid. You also acknowledge that it is difficult or impossible for Us to verify whether an endorsement by someone other than the person presenting a Check for payment is valid.

B.3.h. Stop Payments – Checks

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.

Oral and Written Orders. You are generally permitted to make stop payment orders orally; telephone is the most common medium used.

To request a stop payment, please call Us at 1-800-843-5466. When You place Your stop-payment order, the service representative will tell You what information is needed to stop payment. If You provide Your stop payment order in writing, You must send it to the address on page 1 of this Supplemental Services Agreement. You must provide the following information to Us:
Checkwriting number; amount; Check number; name of party to be paid; date; and Your name and address. The stop payment information must be correct and exact. If Your information is not correct and exact, We cannot assure You that Your order will be effective, and We will not be responsible for failure to stop payment.

**Who and For How Long.** You may stop payment on any Check whether You sign the item or not. Your stop-payment order is generally effective for only six months. We are not obligated to notify You when a stop-payment order expires. Unless You renew the stop payment for another six months, the Check may be paid even though it is a stale Check. We will accept stop payment orders from any person with signing authority on Your Account, regardless of who wrote the Check. If You want to reverse a stop-payment request You must contact Pershing, not Administrator or Bank. As a security measure, Administrator and Bank will accept reverse of stop-payment requests only from Pershing.

**Indemnity.** If You stop payment on an item and any of Us incurs any damages or expenses because of the stop payment, You agree to indemnify Us for those damages or expenses, including attorneys' fees. You assign to each of Us all rights against the payee or any other holder of the item. You agree to cooperate with Us in any legal actions that We may take against such persons. You should be aware that anyone holding the item might be entitled to enforce payment against You despite the stop-payment order.

If a Check or Transaction is inadvertently permitted despite a stop order, the following rules will apply:

- You will have to prove to Administrator and Bank that You have suffered a loss and, if so, the amount of the loss;
- Administrator and Bank will be able to enforce any rights that the original payee or any other person who held the Check had against You; and
- the Account will not be recredited until You prove Your loss and We are satisfied that We are required by law to do so.

Effective Date. Stop payment orders become effective the Business Day after We receive Your notification. The law provides additional limitations on Administrator's and Bank's obligation to stop payment. (For example, You cannot stop payment on an item that has already been paid.)

**Charges.** Stop payment orders are subject to Our current charge for that Banking Service.

**B.3.i. 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. You agree that if the Check amount in words is different from the amount in numbers, We may charge against Your Account the amount in numbers instead of the amount in words.

**B.3.j. Consumer Electronic Check Representment.** Generally, if You 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 Your Account in the amount of the Check.

**B.3.k. Handling of Electronic Represented Checks.** If Administrator receives an electronic represented Check from the depositor or the depositor's bank via Bank, Administrator will pay or return the electronic represented Check as if the original paper Check were being represented to it. The part of this Supplemental Services Agreement titled “Electronic Fund Transfers” will not apply to any electronic represented Check.

**B.3.l. Eligible Electronic Represented Checks.** For an electronic represented Check to be charged to Your 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;
- You 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. You may have the right to cause Us to reverse any ineligible or unauthorized electronic represented Check that We charged to Your Account.

If You want to reverse an electronic represented Check because You 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, You must notify Pershing within 15 days after We send or make available to You the periodic statement that reflects payment of that electronic represented Check. If You want to reverse an electronic represented Check for any other reason, You must give Pershing an affidavit within 15 days after Pershing sends or makes available to You the periodic statement that reflects payment of that electronic represented Check. In Your affidavit, You must declare and swear under oath that the electronic represented Check was ineligible or unauthorized. If We receive Your notice or affidavit within the 15-day period, We will recredit Your Account with the amount of the charge. Write to Us at the address on page 1 of this Supplemental Services Agreement.

B.3.m. Stop Payment. If You wish to stop payment of any electronic represented Check, You 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.

B.3.n. Insufficient Funds. If one of Your Checks is presented for payment and there are not sufficient funds available in Your Account, Pershing may cause Bank (via Administrator) to pay or refuse to pay any or all such items in Our discretion. We may also charge Your Account a service charge, regardless of whether We pay the item or return the item unpaid. You have no right to request that any certain item be paid, and none of Us has any responsibility for paying or returning any item requested. If Your Account is overdrawn for any reason, You agree to deposit sufficient funds to cover the overdraft and Our service charge immediately.

A determination of Your 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. Pershing will determine Your Account Balance based on information provided from time to time by Administrator, which may not be accurate at the time a particular item is presented to Administrator. You authorize Administrator and/or Bank to return items for insufficient funds based on information provided by Pershing.

If there are sufficient funds to cover some but not all of Your Transactions, Pershing will allow those Transactions that can be paid, in any order convenient to Us. If, in Our sole discretion, We choose to allow Transactions for which there are not sufficient available funds, You agree to repay Us immediately the amount of the funds advanced to You. We may also assess Your Account a service charge. At no time shall We be required to allow You to overdraft Your Account even if We had allowed such activity on one or more prior occasions.

You agree that We do not have to notify You when We refuse to pay a Check You have written, or if We pay a check that overdrafts Your Account, or when We impose a fee in either case.

B.3.o. Use of Check Images and Substitute Checks. You agree that We may debit Your Account for a Check image of an original Check presented for payment or collection. In this situation, We may debit Your Account without receipt of, or review of, the original Check associated with the Check image. In Our sole discretion, We may return to a presenting bank, returning bank or paying bank or credit to Your 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 Your Account that does not otherwise meet the technical or legal requirements for a substitute Check.

You 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 Supplemental Services Agreement and applicable law.

In addition, a Check that You write may be truncated in the Check collection process and replaced with a substitute Check. You authorize Us to pay, process or return a substitute Check in the same manner as “Check” or “item” under
this Supplemental Services Agreement. Substitute Checks are governed under the Check Clearing for the 21st Century Act ("Check 21 Act") and the terms of Supplemental Services Agreement, to the extent not modified by the Check 21 Act. Notwithstanding the foregoing, You understand that Your Checks are drawn on an omnibus account maintained by Administrator (on behalf of Pershing) with Bank, and that as a result, You are not considered a "consumer" as that term is used in the Check 21 Act.

You agree to indemnify and hold harmless Us, Our employees and agents from any loss, claim, damage or expense that You or any other person may incur directly or indirectly as a result of any action taken by Us 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.

B.3.p. 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 You have written. Even if Your Check is otherwise properly payable, We will not be liable to You for dishonor of Your Check, or otherwise, as a result of such refusal.

B.4. Electronic Fund Transfers
This section applies to funds transfers governed by the Electronic Fund Transfer Act and Regulation E (Subpart A), and some additional transactions that are similar and related.

B.4.a. Types of Electronic Fund Transfers
Card Transactions. See the section above entitled Card Transactions – Conveniences for the types of Electronic Fund Transfers You can make with Your Card.

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

• Pay for purchases.
• Pay bills.

B.4.b. Limits on Dollar Amount of Card Transactions. The ATM You use may have limits on the amount of cash that can be received at that machine. These limits may include transactional and daily limits. We have a $1,500.00 maximum for ATM withdrawals per Banking Day, subject to Available Balance in Your Account. Limits may be changed by Us at any time and, if required by law, with advance notice. Sometimes a temporary $500.00 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 Supplemental Services Agreement or in other agreement(s) between You and Pershing and You and BNYMSC. Your Card may be used up to the Available Balance to withdraw from Your Account. However, there are thresholds that will require additional security verification. The threshold is $25,000.00 for Card Transactions per day. ATM Withdrawals, Cash Advances, Purchases and Card Authorizations all count against these Card Transaction limits. In addition, there is a single Cash Advance Transaction threshold and a daily Cash Advance Transaction limit of $25,000.00 per Banking Day.

B.4.c. Limits on Frequency of Card Transactions. In addition to the dollar amount limits, We reserve the right to impose a limit on the number of Card Transactions You can make on any Banking Day. For the purposes of maintaining security, We will not disclose that limit, except that You will be allowed to make at least five Card Transactions on any Banking Day under normal conditions.

B.4.d. Retention of the Card. Your Card may be retained by any ATM, merchant or participating financial institution if:
• the PIN is wrong after three attempts (certain ATMs may limit You to fewer attempts); or
• You exceed the limits on dollar amounts and/or frequency of Transactions; or
• Your Card was reported lost or stolen; or
• Your Account has been closed; or
• Your Card expired or was replaced; or
• the machine is not operating properly; or
• there are other legitimate business reasons.

B.4.e. Preauthorized ACH Transactions. Preauthorized ACH Credits. If You have arranged to have direct deposits made to Your Account at least once every 60 days from the same person or company, the person or company making the deposit should tell You every time they send Us the money. You can call Us at 1-800-843-5466 to find out whether or not the deposit has been made.
Preauthorized ACH Payments – Stop Payment. If You have told Us in advance to make regular payments out of Your Account, You can stop any of these payments. Here’s how:

General. Call Us at 1-800-843-5466, or write Us at BNY Mellon Brokerage Account, 144 Glenn Curtiss Blvd, Uniondale, New York 11556, in time for Us to receive Your request three Business Days or more before the payment is scheduled to be made. If You call, We may also require You to put Your request in writing and get it to Us within 14 days after You call. (We may charge You a fee for each stop-payment order You give.)

Notice of varying amounts. If these regular payments may vary in amount, the person You are going to pay should tell You, 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 You order Us to stop one of these payments three Business Days or more before the transfer is scheduled, and We do not do so, We will be liable for Your losses or damages.

B.4.f. Lost or Stolen Cards or Unauthorized Transactions For Your Protection – Notify Us Promptly.

You must tell Us AT ONCE if You believe Your Card has been lost or stolen or if You believe that an electronic fund transfer has been made without Your permission using information from Your Check. Telephoning is the best way of keeping Your possible losses down. The loss, theft, or unauthorized use of Your Card could cause You to lose all of the cash assets (Your Free Credit Balance and Fund shares) in Your Account, plus any amount up to the Available Margin Loan Value of Your marginable securities. You will not be liable for unauthorized use of Your Card that occurs after You tell Us about the loss, theft or unauthorized use of Your Card.

You will have zero liability for unauthorized use of Your Card if the conditions set forth below have been met. Zero liability will apply only if:

• You report the loss or theft of Your Card within 24 hours of discovering it lost or stolen; and
• You can demonstrate that You have exercised reasonable care in safeguarding Your Card from risk of loss or theft; and
• You have not reported two or more incidents of unauthorized use to Us within the preceding 12 months; and
• Your Account is in good standing.

If the above conditions have not been met, and You tell Us within two Business Days after You learn of the loss or theft of a Card or PIN, You can lose no more than $50.00 if someone used Your Card or PIN without Your permission.

TO PROTECT YOUR ACCOUNT AND LIMIT YOUR LIABILITY, WE RECOMMEND THAT YOU:

• DO NOT PROVIDE ANYONE WITH YOUR PIN;
• DO NOT WRITE YOUR PIN ON THE CARD;
• DO NOT CARRY YOUR PIN IN YOUR WALLET WITH THE CARD; AND
• DO NOT TELL ANYONE YOUR PIN, NOT EVEN SOMEONE FROM ADMINISTRATOR, BANK OR PERSHING.

If You do NOT tell Us within two Business Days after You learn of the loss or theft of Your Card or PIN, and We can prove We could have stopped someone from using Your Card or PIN without Your permission if You had told Us, You could lose as much as $500.00. With respect to ACH Transactions, You will generally not be liable for Unauthorized Transactions unless You fail to notify Us within the time period as described in the next paragraph.

If You do not tell Pershing within 60 days after the statement was FIRST mailed or made available to You, You may not get any money You lost after the 60 days if We can prove that We could have stopped someone from taking the money if You had told Pershing in time.

B.4.g. Errors and Questions.

In case of errors or questions about Your Electronic Transfers. Please contact Us at the address and phone number stated on page 1 of this Supplemental Services Agreement immediately if You think Your statement or receipt is wrong or if You need more information about a transfer listed on the statement or receipt. We must hear from You no later than 60 days after We sent or made available the FIRST statement on which the problem or error appeared.

Information to Provide. If You tell Us orally, We may require You to send Administrator Your complaint or question in writing within 10 Business Days. We will need the following information:

• Your name, Your Account number, Your address, and the date of the Transaction;
• A description of the error or Transaction in question, explaining as clearly as possible why You believe it is an error or why You need more information; and
• The dollar amount of the Transaction and, if different, the amount of the suspected error.
Timing of Error Resolution Process. Except as otherwise stated in this Supplemental Services Agreement, We will determine whether an error occurred within 10 Business Days after We hear from You and will correct any error promptly. If We need more time, however, We may take up to 45 calendar days to investigate Your complaint or question. In this event, We will generally credit Your Account within 10 Business Days for the amount You think is in error so that You will have use of the money during the time it takes Us to complete Our investigation. If We ask You to put Your complaint or question in writing and We do not receive it within 10 Business Days, We need not credit Your Account or We may reverse any credit previously made to Your Account. Margin accounts need not be credited during Our investigation.

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.

Purchases. For point-of-sale transactions (that is, Purchases and Cash Advances), the applicable time period for investigations shall be 90 calendar days in place of 45 calendar days.

New Accounts. For Accounts that have been open for 30 calendar days or less, the applicable time period for investigations shall be 90 calendar days in place of 45 calendar days and We may take up to 20 Business Days to credit Your Account while investigating.

Informing You of the Results. In any case, We will tell You the results within three Business Days after We complete Our investigation. If We decide that there was no error, We will reverse the applicable credit and send You a written explanation. You may ask Us for copies of the documents that We used in Our investigation.

B.4.h. Our Liability for Failure to Complete Electronic Fund Transfers. If We do not complete an Electronic Fund Transfer to or from Your Account on time or in the correct amount according to this Supplemental Services Agreement, We will be liable for Your losses or damages. However, there are some exceptions. We will not be liable, for instance if:

• through no fault of Ours, You do not have a sufficient Available Balance to make the Transaction; or
• any ATM, other device, Card or computer system was not working properly and You knew about the breakdown when You started the Transaction; or
• the ATM or other device You are using for the Transaction does not have enough cash; or
• the ATM or other device You are using for the Transaction was unable to process the Transaction; or
• Your Account is frozen (for example, because of a court order or other similar reason) and We are not permitted to make the Transaction; or
• circumstances beyond Our control (such as fire or flood) prevent the Transaction, despite the reasonable precautions that We have taken; or
• You have failed to enter Your correct PIN after the maximum number of attempts permitted; or
• You failed to use the ATM, other device, Card or computer system in accordance with instructions; or
• We have limited or refused to complete Transactions for security reasons; or
• We have reason to believe that the requested Transaction is unauthorized. There may be additional exceptions stated elsewhere in this Supplemental Services Agreement or otherwise notified to You by Us or in Your other agreements with Pershing. None of Us will be responsible for any person’s actions in refusing to honor or accept Your Card or Checks or in taking possession of Your Card. In any case, We will be liable only for actual proven damages if the failure to make the Transaction resulted from a bona fide error by Us despite Our procedures to avoid such errors.

B.4.i. Card Transaction Receipts. You can get a receipt at the time You make Card Transactions, except for Card Transactions You make by telephone, mail or via the internet. Receipts may not be provided for Purchases of $15.00 or less, or for Card Transactions performed outside the United States. Card Transactions will also be reflected on Your Account statement.

Merchants generally maintain receipts of Card Transactions for 12 months, which merchants are not required to provide unless requested in connection with fraud investigation or legal purposes. If You call Pershing, We will attempt to obtain copies of drafts. If You request a copy of a sales draft, Your Account may be charged a fee, plus the amount of any third-party fees to obtain the sales draft.

B.5. Confidentiality
You give Us permission to share information with Pershing, Administrator and Bank. Under normal circumstances, We will not reveal any information about Your Accounts to third parties. We will not reveal any information to third parties about Your Account and Your Transactions EXCEPT: (1) You hereby authorize Us to share information concerning Your
Transactions with Pershing, Administrator and Bank; or (2) where it is necessary for completing Your Transactions or providing any related Card and/or Check benefits to You; or (3) in order to verify the existence and condition of Your Account for a third party, such as a credit bureau or merchant; or (4) in order to comply with laws or with orders or subpoenas of government agencies or courts; or (5) if You give Us written permission; or (6) to other persons and entities in order to resolve disputes arising from Transactions; or (7) in the circumstances contemplated by Pershing's Privacy Policy, as furnished to You separately and updated or amended from time to time by Pershing.

B.6. Disputes Involving Your Account
To the fullest extent permitted by law, You agree to be liable to Us for any loss, costs, or expenses, including reasonable attorney's fees, that We may incur as a result of any dispute involving Your Account. To the fullest extent permitted by law, You authorize Us to deduct any such loss, costs or expenses from Your Account without prior notice to You. This obligation includes disputes between You and Us involving the Account and situations where We become involved in disputes between You and an authorized signor, another joint owner, or a third party claiming an interest in the Account. Also, it includes those situations where You, an authorized signor, another joint owner, or a third party take some action with respect to the Account which causes Us to seek the advice of counsel, even though We do not actually become involved in the dispute.

B.7. Our Duty of Care
The duty of care of Pershing, Administrator and Bank to You is satisfied if reasonable banking procedures are followed. Unless We have specifically agreed with You in writing, Our duties will not include monitoring nonstandard instructions or other legends appearing on Checks. We shall be deemed to have exercised ordinary care as to Your signature if We process Your Check 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 Pershing, Administrator or Bank.

The obligations of Pershing, Administrator and Bank are set forth in this Supplemental Services Agreement. None of Pershing, Administrator or Bank is liable for the obligations of the others.

B.8. Extraordinary Events
Pershing shall not be liable for loss caused directly or indirectly by government restrictions, exchange or market rulings, suspension of trading, war, strikes, or other conditions beyond Our control.

B.9. Terminating Your Banking Services
Pershing, Administrator, Bank or You may terminate this Supplemental Services Agreement, including the use of Check writing services, Cards or other Banking Services, if applicable, at any time, without closing Your Account. Without limiting the foregoing, Your Card will be cancelled and Your Check writing services, Cards or other Banking Services, as applicable, terminated effective with the closing of Your Account. You 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, You shall promptly destroy all Checks and Cards. Failure to do so may result in a delay in Our complying with Your instructions regarding the disposition of assets.

B.10. Lawful Use
You agree to use Your Account, Card, and Checks only for lawful purposes. By entering into this Supplemental Services Agreement, You represent to Us that You are not now aware of any pending or threatened criminal proceedings that could result in losing any money in Your Account.

B.11. Accounts That are Not Consumer Accounts/ Non-Personal Accounts
If You are not a “consumer” as defined in Regulation E, none of Us is required to respond to Your questions about Transactions within the time periods specified in the section titled Electronic Fund Transfers and the limitations on Your 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.

B.12. Governing Law
Except where specified, this Supplemental Services Agreement with respect to PNC Bank, N.A. shall be governed by the laws of the Commonwealth of Pennsylvania and the United States of America, as amended, and with respect to the Bank of New York Mellon shall be governed by the laws of the state of New York and the United States of America, as amended.

B.13. Priority of Agreements
In the event of any conflict between this Agreement and any other agreement You have with Pershing and/or BNYMSC, this Supplemental Services Agreement will control with respect to Your Checks, Cards, ACH and any Transactions described herein.
B.14. Representations and Amendments
You agree that We shall have the right to amend this Supplemental Services Agreement at any time by sending notice of the amendment to You. An amendment shall be effective as of the date We establish. If We make any changes to this Supplemental Services Agreement that will affect You adversely (by increasing costs or liability to You, or limiting access to Your Account), We will notify You prior to the change as required by law. The change will automatically become effective unless, prior to the effective date, You notify Us of Your intention to terminate Your Check writing privileges, Card or other Banking Services, as applicable. We reserve the right to make emergency changes for security reasons, without prior written notice to You.

B.15. Amendment and Modification of Agreement
I (we) agree that you or your successors or assigns may unilaterally, at anytime, change or modify the terms and conditions of this New Account Agreement by sending me notice of the change as required by law or regulation.

SECTION C - MISCELLANEOUS
C.1. Client Information
You understand additional restrictions may apply to the services and additional documentation may be required by applicable law or Our policies and procedures. You agree to promptly comply with any such restrictions and requests for additional documents.

C.2. Charges/Service Charges/Expenses
Pershing and/or BNYMSC may charge certain fees, including an annual fee, to Your Account for the financial services provided to You under this Supplemental Services Agreement. Your Account may also incur service charges based upon Account activity, items returned unpaid, stop payment orders, garnishments, levies, copies or images of cancelled Checks or for other Account Services related to Your Account. The fees and charges are set forth on the BNY Mellon Brokerage Account Fee Schedule and they are subject to change upon notice to You, but advance notice will be provided if required by applicable law.

You agree to repay Pershing and/or BNYMSC all of Pershing’s and/or BNYMSC’s expenses, including attorneys’ fees and legal expenses, to collect money You owe Pershing, Administrator, Bank, and/or BNYMSC because of Your Account or for any dispute relating to Your Account.

C.3. Extraordinary Events
To the fullest extent allowable under law, We are not responsible and You agree not to hold Us 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.

C.4. Recording Conversations and Monitoring Electronic Communications
For the parties’ mutual protection, You understand, agree, and expressly consent to Pershing’s, Administrator’s and Bank’s electronic recordation of any of Your telephone conversations with them and to Pershing’s, Administrator’s and Bank’s monitoring of Your electronic communications with them, including but not limited to e-mail and facsimile transmission.

C.5. Separability
If any provision or condition of this Supplemental Services Agreement shall be held to be invalid or unenforceable by any court, or regulatory or self-regulatory agency or body, such invalidity or unenforceability shall attach only to such provision or condition. The validity of the remaining provisions and conditions shall not be affected thereby and this Supplemental Services Agreement shall be carried out as if any such invalid or unenforceable provision or condition were not contained herein.

C.6. Headings Are Descriptive
The heading of each provision of this Supplemental Services Agreement is for descriptive purposes only and shall not be deemed to modify or qualify any of the rights or obligations set forth in each such provision.

C.7. Scope and Transferability
This Supplemental Services Agreement shall cover all aspects of the Account with respect to Check writing privileges, Card services and associated ACH Transactions (via the Supplemental Services Agreement) and shall inure to the benefit of each of Our successors whether by merger, consolidation, or otherwise, and assigns, and each of Us may transfer Your Account to Our respective successors and assigns, and this Supplemental Services Agreement shall be binding upon Your heirs, executors, administrators, successors and assigns.

C.8 Pershing’s Rights to Terminate Account
You understand that Pershing may cease all Account Services provided to You for any reason, in its discretion, including but not limited to the following: (1) if You exceed Your Available Balance; or (2) if Pershing determines that Your
use of the Account is inconsistent with investment purposes; or (3) if Pershing shall determine that it no longer wishes to offer the Account Services or the Account to You. However, if Pershing ceases to offer the Account Services a prorated portion of the annual fee paid will be credited back to Your Account based on the number of months remaining. In the event the Account Services are terminated, the Account will be converted into a brokerage account that will remain subject to the remainder of The BNY Mellon Brokerage Account Agreement.

C.9 Amendments
You agree that Pershing and/or the Banks shall have the right to amend this Supplemental Services Agreement by modifying or rescinding any of its existing provisions or by adding any new provision, at any time, by sending notice of the amendment to You. An amendment shall be effective as of the date established by Pershing. If Pershing or the Banks make any changes to this Supplemental Services Agreement that will affect You adversely (by increasing costs or liability to You, or limiting access to Your Account), Pershing and/or the Banks will notify You prior to the change as required by law. The change will automatically become effective unless, prior to the effective date, You notify Pershing of Your intention to terminate this Supplemental Services Agreement. Pershing and/or the Banks reserve the right to make emergency changes for security reasons, without prior written notice to You. You understand additional restrictions may apply to the Supplemental Services Agreement provided hereunder and additional documentation may be required by applicable law or Pershing’s and/or the Banks policies and procedures. You agree to promptly comply with any such restrictions and requests for additional documents.

C.10. Arbitration Disclosures
This Supplemental Services Agreement contains a predispute arbitration clause. By signing the Account Application, which incorporates this Supplemental Services Agreement, You and Pershing agree as follows:

• Each party to this Brokerage Agreement is giving up the right to sue each other party 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 Supplemental Services Agreement.

C.11. Arbitration Agreement
Any controversy between You and Pershing shall be submitted to arbitration before the Financial Industry Regulatory Authority.

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute 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 class certification is denied; (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 Supplemental Services Agreement except to the extent stated herein.

C.12. Entire Agreement
Supplemental Services Agreement. Sections A, B, and C of this Supplemental Services Agreement constitute and reflect the full and entire understanding between the parties with respect to the provisions therein, and there are no oral or other agreements in conflict therewith.
BNY Mellon Brokerage Account

Important Information Regarding Your
BNY Mellon Brokerage Account During A Significant Business Disruption

BNY Mellon Brokerage Services takes great pride in the trust that our customers place in us. With that in mind, we want to tell you about our business continuity plan which documents how we will respond to a significant business disruption. Our plan is designed to enable us to promptly resume our business operations while providing you with ways to access your account information during our recovery period.

We maintain a business continuity plan that covers all aspects of the resumption of our business processes in the event of a significant disruption or emergency. Our plan addresses: data back-up and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier and contractor impact; regulatory reporting; and assuring our customers prompt access to their funds and securities. The plan is updated whenever there is a material change to our business, and it is subject to formal annual reviews, including business risk assessments. Changes to processes, products, or business environments are evaluated, and required modifications to the configuration of our recovery sites (described below) are performed. Current copies of our business continuity plan are maintained by various individuals at our firm.

As part of our business recovery plan, we maintain alternate business resumption sites for our employees that provide us with operational redundancy in the event of an emergency at our primary location. These facilities provide for the relocation of our employees so that we may resume processing operations and trading functions. Each employee’s workstation at our relocation sites is equipped with all the software, as well as all the telecommunication equipment, needed for each associate to continue to provide client service. Our alternate sites have centralized faxes and printer rooms where communications are controlled. We also employ telephone rollover technology whereby inbound calls and faxes are re-routed to the appropriate alternate business resumption site.

Whether we are affected by a firm only, single building, business district, citywide or regional disruption, our firm’s policy is clear: We will safeguard our employees’ lives, make immediate financial and operational assessments, and work to quickly recover and resume operations. In the event of an emergency, our goal is to restore operations and resume transacting business as soon as possible. During the recovery period, if you are not able to reach a representative at 1-800-843-5466, you may be able to access your investments electronically using the following options:

- Visit our web site at www.bnymellonim.com/us
- Call BNY Mellon Brokerage Express, our automated voice response system, at 1-800-843-5466

Please note that before you can access your account through bnymellonim.com/us, you will need to establish a user ID and password which may be obtained by contacting a representative at 1-800-843-5466. For automated account access via BNY Mellon Brokerage Express, you will need your account number and a PIN. When accessing BNY Mellon Brokerage Express for the first time, you will need to obtain a PIN by providing the account number and certain additional information depending upon the type of account registration (e.g., individual, corporation, partnership, etc.). We urge you to take a moment today to make sure that you are able to access your account through www.bnymellonim.com/us and/or BNY Mellon Brokerage Express. This will help to ensure that you have access to your account in the unlikely event of a business disruption.

Regardless of all the effort put into our business continuity plan, we acknowledge that no plan for disaster recovery is infallible. Every emergency situation poses unique challenges, and the unpredictable nature and severity of disasters make it impossible to predict every scenario that could cause a disruption, thus precluding absolute preparedness in all circumstances. While our business continuity plan is tested periodically, such testing may not be able to replicate actual emergency conditions. Depending upon the emergency, we cannot guarantee that we will follow our plan’s stated course of action, and our business recovery plan is subject to modification without notice as conditions require. Also, certain situations may arise that affect the securities markets and/or the external service providers upon which we rely, and your transactions or requests for funds could be delayed during such a disruption. Please be assured that, in the event of a disaster, we will work as quickly as possible to provide you with the access to the excellent customer service that you have come to expect from BNY Mellon Brokerage Services.

MBS-SBD-0819
Pershing, LLC, which serves as clearing broker for your Lion account, also maintains a business continuity plan, including redundant data centers and alternate processing facilities, to address interruptions to its normal course of business. The plan is reviewed annually and updated as necessary.

The plan outlines the actions Pershing will take in the event of a building, city-wide, or regional incident, including relocating technology and operational personnel to preassigned alternate facilities. Technology data processing can also be switched to an alternate data center. All Pershing operational facilities are equipped for resumption of business and are tested several times per year.

In the event that BNY Mellon Brokerage Services experiences a significant business interruption, you or your investment adviser may contact Pershing directly to process limited trade-related transactions, cash disbursements, and security transfers. Instructions to Pershing must be in writing and transmitted via facsimile at (201) 413-5368 or by postal service as follows:

**Pershing LLC**
**P.O. Box 2065**
**Jersey City, New Jersey 07303-2065**

For additional information about how to request funds and securities when BNY Mellon Brokerage Services, and your investment adviser, cannot be contacted due to a significant business interruption, please visit the About Pershing section of the Pershing web site at www.pershing.com or call (201) 413-3635 for recorded instructions. If you cannot access the instructions from the web site or the previously noted telephone number, Pershing may be contacted at (213) 624-6100, ext. 500, as an alternate telephone number for recorded instructions.