



Computer Clearing Services, Inc.

## COMMUNITY PROPERTY ACCOUNT AGREEMENT

Account No. \_\_\_\_\_

To: Computer Clearing Services Inc. and my introducing broker

We certify that we are husband and wife, and are legal residents of the State of \_\_\_\_\_. In consideration of opening and carrying our Community Property Account at Computer Clearing Services Inc. and my introducing broker, we jointly and severally agree to the following conditions:

We agree that each of us shall have authority on behalf of the Community Property Account to buy, sell (including short sales), and otherwise deal in, through you as brokers, stocks, bonds and other securities and commodities, on margin or otherwise; to receive on behalf of the Community Property Account demands, notices, confirmations, reports, statements of account and communications of every kind; to receive on behalf of the Community Property Account money, securities and property of every kind and to dispose of same; to make on behalf of the Community Property Account agreements relating to any of the foregoing matters and to terminate or modify same or waive any of the provisions thereof; and generally to deal with you on behalf of the Community Property account as fully and completely as if one alone were interested in said account, all without notice to the other or others interested in said account. You are authorized to follow the instructions of any of the undersigned in every respect concerning the said Community Property Account with you and to make deliveries to any of the undersigned, or upon his instructions, of any or all securities in the said Community Property Account, and to make payments to any of the undersigned, or upon his order, of any or all monies at any time or from time to time in the said Community Property Account as he may order and direct, even if such deliveries and/or payments shall be made to him personally, and not for the Community Property Account of the undersigned. In the event of any such deliveries of securities or payments of monies to any of the undersigned as after-said, you shall be under no duty or obligation to inquire into the purpose or propriety of any such demand for delivery of securities or payment of monies and you shall not be bound to see to the application or disposition of the said securities and/or monies so delivered or paid to any of the undersigned or upon his order. The authority hereby conferred shall remain in force until written notice of the revocation addressed to you is delivered at your main office.

Our liability with respect to said account shall be joint and several. We further agree jointly and severally the all property

you may at any time be holding or carrying for one or more of the undersigned shall be subject to a lien in your favor for the discharge of the obligations of the joint account to you, such lien to be in addition and not in substitution of the rights and remedies you otherwise would have, and further to indemnify and hold harmless Computer Clearing Services Inc. with respect to any liability (including counsel fees) which may be incurred by Computer Clearing Services Inc. to either of the undersigned or to their heirs or personal representatives for acting pursuant to the authority granted herein.

Computer Clearing Services Inc. shall convert all property placed in their account and the proceeds thereof to community property; such designation is intended only for the convenience of the parties and is not in any way intended to change the substantive status of the ownership of the property or the proceeds thereof. Computer Clearing Services Inc. is authorized to receive into the Account any funds, securities, or other property delivered to Computer Clearing Services by or for either of us without delineation as to actual ownership of the property.

It is further agreed that in the event of the death of either or any of the undersigned, the survivor or survivors shall immediately give you written notice thereof, and you may, before or after receiving such notice, take such proceeding, require such papers and inheritance or estate tax waivers, retain such portion and/or restrict transactions in the account as you may deem advisable to protect you against any tax, liability, penalty or loss under any present or future laws or otherwise. The estate of any of the undersigned who shall have died shall be liable and each survivor shall continue liable jointly and severally, to you for any net debit balance or loss in said account in any way resulting from the completion or transactions initiated prior to the receipt by you of the written notice of the death of the decedent or incurred in the liquidation of the account or the adjustment of the interests of the respective parties.

Subject to the provision thereof, all notices or communications for the undersigned in respect of the joint account are to be direct to:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

This document is not subject to any oral modification; the signing of this agreement revokes any and all other Community Property Account Agreements made with you or any of your predecessors, successors or assigns, and is binding upon each of our heirs, successors or assigns, and continues until revoked by any party.

Customer Signature: \_\_\_\_\_

Customer Signature: \_\_\_\_\_

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

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