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Account Number

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Account Name

## **ACCOUNT AGREEMENT**

### **TENANTS BY THE ENTIRETY**

Ladies and Gentlemen:

In consideration of your carrying an account for the undersigned husband and wife, as tenants by the entirety, the undersigned jointly and severally agree that each of them shall have the authority on behalf of the account to buy, sell (including short sales), and otherwise deal in stocks, bonds, options, and other securities (on margin or otherwise) through you as brokers; or with you as dealers; to receive on behalf of the account demands, notices, confirmations, reports, statements of account and communications of every kind; to receive and dispose of on behalf of the account money, securities, and property of every kind; to make on behalf of the account agreements relating to any of the foregoing matters and to terminate, modify or waive any of the provisions thereof; and generally to deal with you on behalf of the account as fully and completely as if he or she alone were interested in the account, all without notice to the other. You are authorized to follow the instructions of either of the undersigned in every respect concerning the account and to make deliveries to either of the undersigned, or upon his or her instructions, of any or all securities in the account, and to make payments to either of the undersigned, or upon his or her order, of any or all monies at any time or from time to time in the account as he or she may order and direct, even if such deliveries and/or payments shall be made to him or her personally, and not for the account of the undersigned. In the event of any such deliveries of securities or payments of monies to either of the undersigned as aforesaid, 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 securities and/or monies so delivered or paid to either of the undersigned or upon his or her order. The authority hereby conferred shall remain in force until written notice of the revocation addressed to you is delivered at your main office.

The liability of the undersigned with respect to the account shall be joint and several. The undersigned further agrees jointly and severally that all property you may at any time be holding or carrying for either of the undersigned shall be subject to a lien in your favor for the discharge of the obligations of the account to you, such lien to be in addition to and not in substitution of the rights and remedies you otherwise would have.

It is further agreed that in the event of the death of either of the undersigned, the survivor 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 of 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 either 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 the account in any way resulting from the completion of 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 undersigned.

It is the express intention of the undersigned to create an account as tenants by the entirety with rights of survivorship and not as tenants in common. In the event of the death of either of the undersigned, the entire interest in the account shall be vested in the survivor on the same terms and conditions as theretofore held, without in any manner releasing the decedent's estate from the liability provided for in the next preceding paragraph.

The undersigned request you to open the account under the following designation and to direct all notices or communications for the undersigned with respect to the account to same.

Title of Account \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

**Customer consent to loan or pledge securities and other property (not applicable to cash accounts).** Each of the undersigned has signed the Customer's Agreement and Consent to Loan of Securities which are intended to cover, in addition to the provisions hereof; the terms upon which the account is to be carried.

Very truly yours,

Dated: \_\_\_\_\_

X \_\_\_\_\_  
(Please sign)

X \_\_\_\_\_  
(Please sign)