

General Terms and Conditions

Change in Ownership

I understand if the accounts are not identical, any transfer will result in a change of ownership, and I authorize such ownership change.

Custodial Accounts

If this is a custodial account I acknowledge and agree that any transfers out of the account shall be solely for the benefit of the minor.

Ability to Revoke or Discontinue

I may revoke or discontinue any or all of the instructions and/or services provided in this authorization by providing Edward Jones with notice. Edward Jones must receive my request in a reasonable amount of time to allow Edward Jones a reasonable opportunity to respond.

Timing of Transactions

Edward Jones will observe the Financial Industry Regulatory Authority (FINRA) and Federal Reserve Bank schedule of holidays and non-processing days which may require the amount and/or timing of a transaction to vary. Recurring transactions withdrawn from an account will be debited the day before the holiday or non-processing day (except for retirement account distributions scheduled during the first 5 days of each year; which will be processed after the holiday or non-processing day). Transactions sent to Edward Jones from other financial institutions having a settlement date of a holiday or nonprocessing day will be credited on the next business day. For recurring transactions if there are insufficient funds on the execution date, Edward Jones will monitor the funds available over the next five business days in an attempt to complete the transaction on your behalf. If we are unable to complete a transaction for any reason associated with your account (for example, if there are insufficient funds to cover the transaction), the transaction will not be completed.

100% Transfer

If I elect to transfer 100% of the securities in my account, I understand that since the value of the assets held in my account may fluctuate between the time of my request and the time of the actual transfer, the total balance transferred may be higher or lower than my requested amount.

Specific Dollar Value Transferred

Edward Jones will compute the quantity of a security to transfer based on the price of the security that Edward Jones obtains for the most recent trading day that precedes the day of execution.

Margin Loan Payment

I may instruct Edward Jones to make recurring transfers to pay my outstanding Margin Loan(s) balance by way of my written authorization. At the time my authorized transfer is made, the transfer amounts may be greater than my outstanding Margin Loan(s) balance. In such instances, Edward Jones will transfer the lower amount. Once my Margin Loan(s) is paid off the recurring transfer will end, unless I elected otherwise.

Source of Funds

Edward Jones may satisfy my request for a cash disbursement out of any, or any combination, of the following: cash (including any amount in an interest-bearing or non-interest-bearing account), money market fund, or federally insured bank deposit program. If I am transferring cash, Edward Jones is authorized to sell a sufficient amount of my money market funds and/or withdraw sufficient funds from my federally insured bank deposit account or issue a margin loan in my account in order to satisfy my request.

This page is intentionally left blank.

Terms and Conditions for Electronic Funds Transfer (EFT)

These terms and conditions govern certain on demand and recurring Electronic Funds Transfer(s) (EFTs) we offer and certain EFTs to or from financial institutions originated on your behalf by Edward D. Jones & Co., L.P. (Edward Jones) (the Service). In these terms and conditions, the words you and your refer to all the owners of the Edward Jones account (Account) to or from which EFTs will be made, and we, our, us and ours refer to Edward Jones. We will refer to the financial institution that you have designated and to and from which you have authorized us to make EFTs as the FI, and to the account to or from which such EFTs will be made as FI account. The FI account can be your account or an account belonging to another person, and it may be an account with us held by someone other than you or an immediate family member. You agree that you will not initiate any EFTs that violate the laws of the United States.

You have authorized and instructed us to transfer funds to or from the FI account. By signing or authenticating your authorization, you have accepted the terms and conditions of the Service, which are set forth below:

- 1. The EFT SERVICE.** We will initiate certain on demand and recurring debit or credit entries to your FI account in amounts designated by you from time to time and credit these funds to or debit them from your Account. You must execute a Letter of Authorization to use the Service. You also authorize us to initiate debit or credit entries to or from your FI account or your Account to correct erroneous or duplicate entries.
- 2. Business Days.** Our Business Days are Monday through Friday, 7 a.m. to 7 p.m. Central time, excluding holidays on **which we are closed for business.**
- 3. EFT Requests.** If we receive your request for an on demand EFT to debit your Account prior to 5:00 p.m. Central time on a Business Day, we will initiate the EFT on that Business Day, and the funds will be debited from your Account on the same or following Business Day. If we receive a request for an on demand EFT to credit your Account prior to 5:00 p.m. Central time on a Business Day, we will initiate the EFT on the same or following Business Day, and the funds will be credited to your Account on the Business Day on which they are received from the FI. Recurring transfers will be initiated in accordance with your instructions. You understand that it is your responsibility or the responsibility of the owner of the FI account to verify with the FI that the corresponding EFTs are reflected in the FI account, if the EFTs are being made to or from your FI account. If you make a request for an EFT on a Saturday, Sunday or holiday, we will initiate the EFT on the next Business Day.
- 4. Margin Loans.** If you have instructed us to create a loan, you understand that it is your responsibility to review the Statement of Credit and Margin Disclosure for the risks involved in a margin loan.
- 5. Our Right to Terminate.** You acknowledge that we may discontinue your authorization to make EFTs to or from your Account, including recurring EFTs, or the Service at any time. If we do so, we will give notice as required by applicable law.
- 6. Your Authorization Rights.** You understand in some instances Edward Jones may require all Account owners (including FI account owners) to sign a Letter of Authorization to establish the Service.

However, once the Service has been established, any Edward Jones Account owner may authorize EFTs under the Service or terminate access to the Service. Your Letter of Authorization for the Service shall remain in full effect until we have received notification from any Edward Jones Account owner to terminate it. This notice must be received by us in a reasonable amount of time to afford us a reasonable opportunity to act upon it. You may not amend your Letter of Authorization, but if you wish to make changes, all Account owners (including FI account owners) must sign the new Letter of Authorization.

Edward Jones has the right to amend these terms and conditions at any time by providing notice of such changes to you. Any such changes shall be effective thirty days from the providing of said notice unless you object in writing thereto prior to that time.

- 7. Our Liability.** If we do not complete a transfer to or from your Account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance, if:
 - A. Through no fault of ours, you do not have enough money in your Account or the FI account to make the transfer; or
 - B. Circumstances beyond our control, such as fire, power outage or flood, prevent the transfer, despite reasonable precautions that we have taken; or
 - C. The funds in your Account or the FI account are subject to legal process or other encumbrance restricting a transfer of funds from your Account or the FI account; or
 - D. We have reason to believe that you or someone else is attempting to make an EFT for fraudulent or illegal purpose; or
 - E. You or we have terminated these terms and conditions; or
 - F. Your Account or the FI account has been closed. There may be other exceptions stated elsewhere in these terms and conditions.

EXCEPT TO THE EXTENT REQUIRED BY APPLICABLE LAW, IN NO EVENT WILL WE BE LIABLE FOR ANY CONSEQUENTIAL, EXEMPLARY, INDIRECT OR PUNITIVE DAMAGES OR LOST PROFITS, EVEN IF YOU ADVISE US OF THE POSSIBILITY OF SUCH DAMAGES OR LOSSES.

- 8. Retirement Accounts.** If your Account is an Edward Jones Retirement Account, you acknowledge that all EFTs you make will be reported to the IRS on the day the funds are debited from or credited to your Account, not on the day of the request. We will initiate debit or credit entries in the FI account in an amount you designate and credit or debit these funds to your Account. This may affect requests for payments, such as fees and distributions from your Account. It may also affect IRS deadlines.
- 9. Documentation.** If your Account has activity during a particular month, you will receive an Account statement from us for the month of activity. Even if you do not have account activity during a particular month and therefore do not receive a monthly Account statement from us, you will receive an Account statement from from us at least quarterly.

10. Fees. No fees will be imposed for the origination of EFTs to or from your Account. However, we reserve the right to impose a fee if an EFT is returned by the FI or the clearinghouse we use for any reason.

11. Stopping Payments. If you have told us in advance to make a payment or payments from your Account, you can stop the payment or payments by calling us at (800) 441-2357, any Business Day from 7 a.m. to 7 p.m. Central time, or writing to us at:

Edward Jones
Attn: Payment Operations
12555 Manchester Rd.
Des Peres, MO 63131

We must receive your request three (3) Business Days or more before the EFT is scheduled to be made, so that we may have a reasonable opportunity to act on your request. If you call us, we may also require that you put your request in writing and send it to us within fourteen calendar days after such call. Edward Jones may charge a stop payment fee to your Account for each stop payment order executed by us.

The stop payment fee will be based on the Schedule of Fees applicable to your Account on the date the stop payment order is executed.

12. Liability for Failure to Stop Payment of Recurring Transfer. If you order us to stop one of these payments three

(3) Business Days or more before the transfer is scheduled, and we do not do so, we will be liable to you for your losses or damages.

13. Notice of Varying Amounts. If you authorize regular payments which may vary in amount, the person or company you are going to pay will tell you, 10 calendar days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits set by you.

14. Disclosure of Account Information to Third Parties. We will disclose information to third parties about your Account or the EFTs you make:

- A. When it is necessary to complete transfers; or
- B. In order to verify the existence and condition of your Account for a third party, such as a credit bureau or merchant; or
- C. To comply with government agency or court orders; or
- D. If you give us your written permission; or
- E. In accordance with our privacy policy.

15. Errors or Questions about Your EFTs. If you think your statement is wrong or if you need more information about an EFT listed on your statement, you should write or call as soon as possible. In the event you believe that funds have been transferred electronically to or from your Account without your permission, you should call (800) 441-2357 on any Business Day, or write to us at:

Edward Jones
Attn: Payment Operations
12555 Manchester Rd.
Des Peres, MO 63131

We must hear from you no later than sixty days after we send you the first statement on which the problem or error occurred in your communication to us, you must provide the following information:

- A. Your full name and your Account number;
- B. A description of the EFT or error you are unsure about and an explanation of why you believe it is an error or why you need more information; and
- C. The dollar amount of the suspected error.

If you tell us orally, we may require that you send the above information to us in writing. We will inform you of the results of our investigation within ten Business Days (twenty Business Days in the case of a new Account) after we hear from you and will correct any error promptly. If we need more time, the investigation may take up to forty-five days (ninety days if a new Account) to investigate your complaint or question. In such an instance, we will provisionally re-credit your Account within ten Business Days for the amount you think is in error, so that you will have the 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 ten Business Days, we may not re-credit your Account. If we decide that no error occurred, we will inform you three Business Days after completing the investigation and provide you a written explanation. You may ask for copies of the documents used in the investigation.

16. Contact in the Event of Unauthorized Transfer. If you believe that someone has authorized or may authorize an EFT from your Account without your permission, you can call us at (800) 441-2357 or write to us at:

Edward Jones
Attn: Payment Operations
12555 Manchester Rd.
Des Peres, MO 63131

17. Liability for Unauthorized Transfers. Tell us AT ONCE if you believe that an EFT has been or may be made from your Account without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all of your money in your Account and any credit line that may be available if your Account has been accessed without your permission. If your statement shows transfers you did not make, tell us at once. If you do not tell us within 60 calendar days after the statement was mailed to you, you may not get back any money you lost after the 60 calendar days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

18. Electronic Signature. By electronically accepting these terms and conditions, you understand that your electronic "signature" binds you to the same extent as your written signature. You acknowledge that you are able to receive any required disclosures electronically. By electronically signing this document, you also agree that these terms and conditions shall supersede and replace any other terms and conditions that may apply.