Green Pier Brokerage Account Customer Agreement

Using my brokerage account involves risks, for which I assume full responsibility.

As the account owner, I am fully responsible for monitoring my account and for all investment decisions and instructions concerning my account. Unless Green Pier has agreed otherwise in writing, Green Pier, as defined below, has no responsibility for monitoring my account, my account investments or my investment decisions or directions (including my decision to appoint an authorized person or advisor to direct the investment of my account, where applicable). **Green Pier does not provide advice, recommendations or advisory services, unless agreed to in writing pursuant to another agreement.**

Placing market orders during times when markets are volatile can be risky. Before I start using my account or any account feature, I acknowledge that it is important that I understand my relationship with Green Pier, as described in this agreement, in the Green Pier Form CRS (and other related disclosure documents), the Green Pier Terms of Use ("Terms of Use") (which is fully incorporated into this Agreement), the Green Pier Fintech LLC Electronic Delivery Agreement ("Electronic Delivery Agreement") (which is fully incorporated into this Agreement), and the terms, conditions, and policies that apply to my account.

I understand that my account will be invested in accordance with my instructions as given from time to time to Green Pier unless I designate an authorized person or Advisor, as defined below, to provide investment instructions on my behalf, and perform such other duties or responsibilities as I may delegate, all subject to the terms and conditions of this agreement.

I understand that certain accounts, programs and services, which may include a core position, bank sweep, electronic delivery, digitally advised programs and IRA accounts ("Retirement Accounts") have specific terms and conditions, as applicable, that are contained in a supplement(s) to this agreement (each a "Supplement", and collectively, "Agreement").

In this agreement,

- "Green Pier" refers to Green Pier Fintech LLC and its affiliates, employees, agents, representatives, shareholders, successors and assigns as the context may require.
- "I," "me" and "account owner" refer to the owner/custodian indicated on the account Application, and for any account with more than one owner or authorized person (such as a joint or trust account,), "I," "me," and "account owner" refer to all owners, collectively and individually.
- "Advisor(s)" means a state or federally regulated investment advisor, a state or federally regulated bank or trust company, or another entity that is exempt from registration as an investment advisor under the Investment Advisors Act of 1940.

Green Pier provides brokerage, custody, and clearing services for the brokerage accounts established pursuant to this Agreement (each of which is referred to herein as "Account").

1. Commitments

Green Pier's Commitments to Me

When my Account Application is accepted, Green Pier will open one or more brokerage accounts on my behalf. Green Pier is agreeing to serve as my broker and to maintain the Account subject to the terms of this Agreement, and any applicable Supplements. Green Pier agrees, subject to Green Pier's acceptance of an authorized order, to buy, sell, or otherwise dispose of, or acquire, securities for the Account according to my instructions (or those of my Advisor, as applicable). Green Pier also agrees to provide various services and features, as described below.

My Commitments to Green Pier

When I sign the account application, I agree as follows:

- I am at least 18 years old and legally authorized to enter into this Agreement in the state in which I reside
- Green Pier reserves the right not to accept assets in my Account until such time as Green Pier has received my completed Account Application, determined the same to be in good order, and accepts my Account. I agree to indemnify and hold Green Pier harmless from any loss or liability that any party may incur until such time that my Account Application is accepted by Green Pier and determined to be in good order
- I affirm that I have received and read the prospectus or other applicable disclosure for the Core Position and the description of the Core Position in this Agreement
- I affirm that I have received, read, understood, and agree to be bound by the terms and conditions of this Agreement, my Account Application, the Fee Schedule, the Electronic Delivery Agreement, the Terms of Use, if applicable the Green Pier Traditional IRA Custodial Agreement and Disclosure Statement, if applicable the Green Pier Roth IRA Custodial Agreement and Disclosure Statement and, if applicable, the Important Information about Electronic Funds Transfer, all as is currently in effect and as may be amended in the future
- I acknowledge that nothing herein is an offer or solicitation of any security, product or service in any jurisdiction where their offer or sale would be contrary to local law or regulation
- If I or another individual associated with my Account moves outside the United States, Green Pier may at any time in its sole discretion terminate that relationship or modify my rights to access any or all Account features, products, or services
- To keep secure my Account number, username, and password, and any devices, such as mobile phones, I use in connection with my Account
- To be solely responsible for any losses incurred by Green Pier arising from my usage of market data and other information provided by third parties
- to conduct business with Green Pier electronically, which includes having my personal financial information transmitted electronically, and to electronic delivery of all documents (including my initial notice of Green Pier's privacy policy, this Agreement, all account opening documents, ongoing account and confirmation statements, and all other regulatory documents (including tax documents)) and to access and review my account online frequently
- Unless I provide written notice to the contrary, Green Pier may supply my name and other information (including my Social Security/ tax identification number) to issuers of securities held in my Account so I can receive important information and participate in corporate actions regarding such securities
- Green Pier does not provide any tax, legal, or investment advice as defined under the Employee

Retirement Income Security Act of 1974 ("ERISA"), Internal Revenue Code, and/or any applicable rules, regulations or guidance, in connection with this Account

- If I have authorized someone to act on my behalf in my Account, any and all disclosures may be provided solely to me or the individual acting on my behalf as part of the scope of his or authority
- If Green Pier has a reasonable belief that financial exploitation of an elder or vulnerable adult has or is being attempted or has occurred, Green Pier may, in its sole discretion, notify a person reasonably associated with the elder or vulnerable adult. A reasonably associated person is an immediate family member of the customer, a person who is currently or was previously authorized with any level of access on any of the customer's accounts, or who is currently or was previously a beneficiary on any of the customer's accounts.

2. Account Features

Securities Trading

My Account is a brokerage account that allows me to trade and hold certain securities that are publicly traded in the United States. When I place a trade, I (or my Advisor) may have a choice of order types, including market orders and limit orders. Green Pier may refuse to accept or execute any order or instruction related to my account, for any reason and at any time, in its sole discretion.

Core Account Feature

My Account includes a core account feature that holds cash positions (which may be from deposits, securities transactions, dividend and interest payments or other activities) in my Account that are awaiting investment, reinvestment or withdrawal. Amounts credited to my core account will be held in the core position ("Core Position") I indicate on my account application or as otherwise selected by me. If I do not select a Core Position, I authorize Green Pier to use the default option as the Core Position as explained in the Core Position disclosure applicable to my account. I expressly authorize Green Pier to utilize my Core Position, as described below. The Core Position is not intended as a long-term investment or feature for cash holdings. It is intended only for cash awaiting reinvestment. Cash must be held in the core account for the purpose of investing in securities.

Depending on the type of account, the available options for my core position may include a bank sweep and/or a free credit balance. Note that some of options may not be available until after the account is established and not all options are available for all types of accounts. Once the account is established, I may be able to switch the Core Position to another available option. Green Pier reserves the right to make changes to the available options and/or the options available to me for my Core Position at any time. With respect to both investment yield and compensation to Green Pier, results will typically vary across available Core Position options. Generally, Green Pier earns more compensation when my funds are invested in products or services offered by Green Pier or an affiliate of Green Pier. The default Core Position specified in the account application may not always provide the highest yield, based in part on the then-current interest rate environment.

After my Account has been opened, there may be situations where my Core Position must be changed from the option I currently use to another available option. Upon receiving advance written notice of such change, unless I contact Green Pier and inform Gren Pier otherwise within the time frame specified in the notice, I will be deemed to (i) consent to such change and (ii) direct Green Pier to withdraw my funds from the Core Position I currently use and place those funds in the new Core

Position. I agree to hold Green Pier harmless for any actions taken in connection with or resulting from changing my Core Position, including but not limited to, any changes in the rate of return offered by the alternative Core Position.

For purposes of my Core Account, the free credit balance is referred to as "GCASH." This is different from the Free Credit Balance described in the "Credits to My Account" section of this Agreement below and different from a bank sweep. More details about GCASH can be found in the Green Pier Fintech LLC Core Position Disclosure (the "Core Position Disclosure"), which will be provided to me when applicable. Like any free credit balance, GCASH represents an amount payable to me on demand by Green Pier. Subject to applicable law, Green Pier may use this free credit balance in connection with its business. Green Pier may, but is not required to, pay me interest on GCASH, provided that the accrued interest for a given day is at least half a cent. Interest, if paid, will be based upon a schedule set by Green Pier, which may change from time to time at Green Pier's sole discretion.

Through the Green Pier Bank Deposit Sweep Program (the "Program") available cash from my Account will be deposited into interest- bearing deposit account(s) ("Program Deposit Account") at one or more banks insured by the Federal Deposit Insurance Corporation ("FDIC"). More details about the bank sweep can be found in the Green Pier Bank Deposit Sweep Program Disclosure (the "Program Disclosure") and the Core Position Disclosure, both of which will be provided to me when applicable.

Core Account if I Reside Outside the United States

If Green Pier determines that I reside outside of the United States in any country other than Canada (as described in the Residing Outside the United States section of this Agreement below) at the time I open my account, or at any point in time after I open my Account (e.g. as a result of a subsequent move), my core account will not operate as described elsewhere in the Agreement. Instead, during such time as Green Pier believes I reside outside the United States, the following will apply:

- New Accounts – If GCASH is my Core Position, my core account will operate as otherwise described in this Agreement except that I will be unable to change my Core Position, even if other options are available to me. If any option is utilized as my Core Position other than GCASH, the process of sweeping the Free Credit Balances to my core account (as described in the Credits to My Account section of this Agreement below) will be suspended. As a result, all uninvested cash in my Account will be held as a Free Credit Balance. I will also be unable to make any change to my Core Position, except that I may change my election to GCASH, if that option is available to me. Should I make that change, my core account will operate as if GCASH is my Core Position (as described in the first sentence of this paragraph).
- Existing Accounts - If GCASH is my Core Position, my core account will operate as otherwise described in this Agreement except that I will be unable to change my Core Position, even if other options are available to me. If I have an Account that utilizes any option for my Core Position other than GCASH, the process of sweeping the Free Credit Balance to my Core Position will be suspended. I will be able to liquidate that position should I elect to do so, but I will generally be unable to add to it for as long as Green Pier believes I reside outside the United States, except for the deposit of accrued interest in the case of a bank sweep. As a result, all new deposits to my Account or settlement proceeds from transactions in my Account will be held as a Free Credit Balance. I will also be unable to make any change to my Core Position, except that I may change to GCASH, if that option is available to me. Should I make that change, my core account will operate as if I had an existing Account that utilizes GCASH as

described in the first sentence of this paragraph).

Should Green Pier determine that I no longer reside outside the United States, if my Account was subject to a suspension, this suspension will be lifted, the Free Credit Balance will be swept to my core account as specified on my application or as otherwise selected by me, and, going forward, my Account will operate as otherwise described herein.

Routing of orders

Green Pier sends customer orders to various exchanges or market centers for execution. In deciding where to send an order, Green Pier looks at a number of factors, such as size of order, trading characteristics of the security, favorable execution prices (including the opportunity for price improvement), access to reliable market data, availability of efficient automated transaction processing, and execution cost. Some market centers may execute orders at prices superior to the publicly quoted market. I acknowledge that Green Pier may send an order to any marketplace. Green Pier reserves the right to wait for the primary exchange to open before commencing trading in a particular security. Consistent with applicable law, Green Pier may share aggregated, non-personal data with clients, affiliates, and third parties.

SEC Rule 607 requires broker-dealers to disclose their policies regarding the receipt of "payment for order flow" in connection with the routing of customer orders for execution. "Payment for order flow" includes any monetary payment, service, property, or other benefit that results in remuneration, compensation, or consideration to a broker-dealer from any broker-dealer or exchange in return for routing orders for execution. Green Pier routes customer orders in stocks and ETFs to market centers, including other broker-dealers. Green Pier receives payment for order flow from those broker-dealers. The broker-dealers pay Green Pier for order flow at the same price per share. In addition, Green Pier and its affiliates receive fees for providing certain products and services. The source and nature of any compensation received in connection with your transactions will be disclosed upon written request.

Statements and confirmations

Green Pier will notify me electronically when a statement is available:

- For every calendar quarter, at a minimum, if I had a security position, money balance, or account activity during the period since the last such statement was sent
- for any month when I have trading or core account activity.

The statements will show all activity in my account for the stated period, including securities transactions, cash balances, credits and debits to the core account, and all fees paid directly from my account. Green Pier will also provide confirmations for every securities transaction. An exception may be the regular account statement serving in place of a confirmation for automatic investments, automatic withdrawals, and transactions that involve my core account.

Account protection

The securities in accounts carried by Green Pier are protected in accordance with the Securities Investor Protection Act of 1970, as administered by the Securities Investor Protection Corporation ("SIPC") for up to $500,000 (including up to $250,000 for uninvested cash that is deposited into an account for the purpose of purchasing securities). Neither coverage protects against a decline in the value of securities, nor does either coverage extend to certain securities that are considered ineligible for coverage. For more details on SIPC, or to request an SIPC brochure, visit sipc.org or call 202-371-8300.

3. Policies on Transactions

Credits to My Account

During normal market hours, after market hours, and on days the market is not open, activity in my Account such as deposits and the receipt of settlement proceeds are credited to my Account and may be held as a free credit balance (the "Free Credit Balance"). Like any free credit balance, the Free Credit Balance represents amounts payable to me on demand by Green Pier. Subject to applicable law, Green Pier may use the Free Credit Balance in connection with its business. Green Pier may, but is not required to, pay me interest on the Free Credit Balance held in my account, provided that the accrued interest for a given day is at least half a cent.

- If I utilize the Program as my Core Position, my Free Credit Balance, if any, is held in my Account overnight and then automatically swept into my core account early in the morning prior to the start of the next business day in anticipation of the FDIC bank deposit process described below (the "Bank Sweep"). The Bank Sweep will include credit amounts attributed to certain actual or anticipated transactions that would otherwise generate a Free Credit Balance on such business day.

  In the morning of the business day of the Bank Sweep, my Free Credit Balance will be deposited in a Program Deposit Account at one or more participating banks (each, a "Program Bank"). The amounts on deposit are collectively referred to as your Program Deposits, and Program Deposits are eligible for FDIC insurance up to certain limits. Please see the Program Disclosure for more details.

- If I utilize GCASH as my Core Position, the Free Credit Balance, if any, is automatically swept into my core account daily and held in GCASH.

Each Automated Clearing House ("ACH") deposit is promptly credited to my Account; however, the money may not be available to use until the ACH deposit has cleared, which could take up to six business days, depending on my financial institution's policies. Green Pier may decline to honor any debit that is applied against the money before the ACH deposit has cleared. If an ACH deposit does not clear, the credit amount will be removed from my Account, and I am responsible for returning any interest I received on it.

In addition, if Green Pier has reason to believe that assets were incorrectly credited to my Account, Green Pier may restrict such assets and/or return such assets to the account from which they were transferred.

Debits to My Account

All debit items are paid daily to the extent that sufficient funds are available. As the account owner, I am responsible for satisfying all debits on my account, including any debit balance outstanding after all assets have been removed from an account and any costs that Green Pier incur in collecting the debit. I agree to reimburse Green Pier for all reasonable costs and expenses incurred in the collection of any debit balance or unpaid deficiency in any of my accounts, including, but not limited to, attorneys' fees. Green Pier may turn to any securities or funds in my Account to satisfy debits. In the event that my account does not contain sufficient cash, Green Pier may liquidate securities to satisfy a court order, levy, or any other legal process payment.

To help ensure the proper discharge of debits, it is Green Pier's policy to do the following when settling debits against my Account.

- If I utilize the Program as my Core Position and there are debits in my Account generated by account activity occurring prior to Green Pier's nightly processing cycle, these debits will be settled using the following sources in this order:
    - any Free Credit Balances
    - proceeds from the withdrawal of Program Deposits occurring on the next business day (not including bank holidays)

  In addition, early in the morning prior to the start of business on each business day, certain unsettled debits in my account along with debits associated with certain actual or anticipated transactions that would otherwise generate a debit in your account during the business day will be settled using proceeds from the withdrawal of Program Deposits occurring that business day (not including bank holidays or days on which the New York Stock Exchange is closed, such as Good Friday).
- If I utilize GCASH as my Core Position and there are debits in my Account generated by activity occurring that business day (not including bank holidays or days on which the New York Stock Exchange is closed, such as Good Friday), these debits will be settled using the following sources in this order:
    - any Free Credit Balances
    - funds held in GCASH
- In addition to the foregoing, Green Pier may turn to any securities in any other account Green Pier in which I have an interest. I will contact Green Pier for more information if I want to opt out.

Service Providers

Certain other services available through this account are the property of third parties from which Green Pier has obtained rights. Market data provided by national securities exchanges or associations remain the property of those entities.

Prohibited Uses and Actions

I understand that I am strictly prohibited from using my account in conjunction with any business as a broker-dealer, trader, agent, or advisor in any type of security, commodity, future, or contract, or in any business or organization connected with individuals performing these functions. I also understand that I am prohibited from publicizing or sharing with anyone any information I obtain through my account (such as securities quotes). In addition, I am aware that Green Pier may terminate my account, freeze my account or suspend certain privileges, features, or services at any time without notice, including for attempting to sell securities in my account before I have fully paid for them.

4. Applicable Laws, Rules, Regulations and Policies

All transactions through Green Pier are subject to the rules and customs of the marketplace where they are executed, as well as applicable state and federal laws. In addition, the services below are subject to the following laws and policies:

- Securities trades: any Green Pier trading policies and limitations that are in effect at the time
- Online services: the license or usage terms posted online.

I understand that all transactions and instructions related to my Account are subject to Green Pier's policies and procedures, which may result in Green Pier's refusal to accept or execute any order, instruction or transfer related to my Account for any reason at any time in its sole discretion. Green Pier reserves the right to restrict my Account from withdrawals and/or trades for any reason, including but not limited to if there is a reasonable suspicion of fraud, diminished capacity, or inappropriate activity. Green Pier also reserves the right to restrict my Account from withdrawals and/or trades if Green Pier is put on reasonable notice that the ownership of some or all of the assets in the account is in dispute.

If I am funding this Account from another Green Pier account, I am aware that if I select an in-kind transfer, certain shares may not be transferable. Non-transferable assets will be liquidated. I am responsible for confirming the eligibility of shares to be transferred prior to giving funding instruction and understanding any tax or other impact of shares that are liquidated.

I am aware that various federal and state laws or regulations may be applicable to transactions in my account regarding the resale, transfer, delivery, or negotiation of securities, including the Securities Act of 1933 ("Securities Act"), the Securities Exchange Act of 1934, and Rules 144, 144A, 145, and 701 thereunder. I agree that it is my responsibility to notify Green Pier of the status of such securities and to ensure that any transaction I effect with Green Pier will be in conformity with such laws and regulations. I agree to notify Green Pier electronically in writing if any of the following occur (with all terms in quotes defined as being within the meaning of the Securities Act):

- I (or an authorized person on my account) am, or later become, an employee or other "associated person" of a stock exchange, a member firm of an exchange or the Financial Industry Regulatory Authority, Inc. ("FINRA"), a municipal securities dealer, Green Pier, or any "affiliate" of Green Pier;
- I am, or later become, an "affiliate" or "control person" (a control person or affiliate of a public company under SEC Rule 144, or an immediate family or household member of such a person) with respect to any security held in my account;
- I am a senior foreign political figure, or a family member or close relative of a senior foreign political figure;
- I am the spouse of an associated person;
- I am the child of an associated person and I reside in the same household as such associated person or I am financially dependent on the associated person;
- I am otherwise related to an associated person who has control over my account;
- An associated person materially contributes financial support to me and has control over my Account;
- Any transactions in my account regarding securities whose resale, transfer, delivery, or negotiation must be reported under state or federal laws.

I also agree:

- if I (or an authorized person on my Account) am, or later become, an "associated person" of a member firm of an exchange or FINRA, that I have obtained consent of the "employer member" to open an account at Green Pier, and I authorize Green Pier upon request by an employer member to transmit copies of confirmations and statements, or the transactional data contained therein, with respect to all my accounts;
- to comply with any insider trading policies that may apply to me as an employee or "affiliate" of the issuer of a security.

Green Pier will assume that any securities or transactions in my account are not subject to the laws and regulations regarding "restricted" and "control" securities unless I (or an authorized person or my Advisor) specifically tell Green Pier otherwise.

I understand that if I (or an authorized person or my Advisor) engage in transactions that are subject to any special conditions under applicable law, there may be a delay in the processing of the transaction pending fulfillment of such conditions. I acknowledge that if I am an employee or "affiliate" of the issuer of a security, any transaction in such security may be governed by the issuer's insider trading policy, and I agree to comply with such policy.

5. Resolving unpaid debits or other obligations

I am liable for payment upon demand of any debit balance or other obligation owed in any of my Accounts or any deficiencies following a whole or partial liquidation, and I agree to satisfy any such demand or obligation. I agree to reimburse Green Pier for all reasonable costs and expenses incurred in the collection of any debit balance or unpaid deficiency in any of my Accounts, including, but not limited to, attorneys' fees. If my Account's available balance is not enough to satisfy a given debit, Green Pier reserves the right to take action as it sees fit, including declining to honor the debit, which may result in fees or other consequences for me and my Account.

If certain of the sources listed above in "Debits to My Account" are not enough to satisfy a given debit or obligation in my Account, I authorize Green Pier to liquidate any or all of the assets in my Account using the following sources: cash or cash equivalents, mutual funds, and equities to discharge any obligations I may have to Green Pier and to do so without further notice or demand.

I understand and agree that at any time Green Pier may reduce my available Account balance based on obligations that have been incurred but not yet debited, including but not limited to withholding taxes that should have been deducted from my Account.

Like many other securities brokers, Green Pier reserves the right to sell or otherwise use assets in an account to discharge any obligations the account owner(s) may have to Green Pier (including unmatured and contingent obligations), and to do so without further notice or demand. For example, if I have bought securities but not paid for them, Green Pier may sell them and use the proceeds to settle the purchase.

No provision of this Agreement concerning liens or security interests shall apply to any Account to the extent such application would conflict with any provisions of Employer Retirement Income Act of 1974 or the Internal Revenue Code relating to Retirement Accounts

6. Settlement of Transactions

Unless notified to the contrary, I must pay for all purchase transactions by the settlement date. Green Pier reserves the right to cancel or liquidate, at my risk, any transaction not settled timely.

Stocks, Exchange Traded Funds ("ETFs"), and Mutual Funds settle generally in T+1 (i.e., 1 business day after the initial trade date). Orders placed outside market hours will pend until they are executed the next business day when markets are open, with settlement following the above guidelines.

Orders placed when the markets are closed are subject to market conditions existing when the markets next open. Any equity necessary for trade approval will be based upon the most recent closing price of the security that I intend to buy or sell. Because of fluctuating market conditions, the ultimate execution price may differ from the most recent closing price. Green Pier reserves the right to refuse to accept any market opening transactions for any reasons, at its sole discretion.

Green Pier may offset regulatory transaction or activity fees that are assessed by certain self-regulatory organizations or regulatory authorities against Green Pier ("Regulatory Fees"). I acknowledge that Green Pier has the right to determine such offset of Regulatory Fees in its sole and exclusive discretion and that such offset of Regulatory Fees may differ from or exceed the regulatory transaction or activity fees in connection with my transactions. Such differences may be caused by various factors including, among other things, the rounding methodology used by Green Pier, the use of allocation accounts, transactions or settlement movements for which a regulatory transaction or activity fee may not be assessed, differences between the dates of fee rate changes and various other reasons. I acknowledge that Green Pier has made no representation that Regulatory Fees assessed to my Account will equal the regulatory transaction fees assessed against Green Pier in respect of or resulting from my transactions.

7. Electronic Fund Transfer ("EFT") transactions

EFTs are transfers of money between my bank, or other financial intuition, and Green Pier via Automated Clearing House ("ACH"), that can be initiated online. The two accounts involved in an EFT transaction must have at least one owner's name in common (and that name must match exactly). ACH transactions are normally completed within three business days of my request and money deposited via ACH is typically settled in my account within 4 to 6 business days. In some circumstances, funds received via EFT deposit may be available for trading before they are settled. The timeline for clearing and settlement of EFTs will depend on my individual bank provider. For an ETF deposit into my account, the funds are typically made available for brokerage trading on the same day, but they will not be considered processed until my bank clears the transaction. Funds deposited via ACH are not available for withdrawal until after they are settled.

For EFT transactions, I hereby grant Green Pier limited power of attorney for purposes of redeeming or selling any shares in my accounts (with the right to make any necessary substitutions), and direct Green Pier to accept any orders to make payments to an authorized bank account and to fulfill these orders through the redemption or sale of shares in my account. I agree that the above appointments and authorizations will continue until Green Pier receives written notice of any change, although Green Pier may cease to act as agents to the above appointments on 30 days' written notice to my account's address of record. I further understand that Green Pier may notify me electronically or by phone when the EFT feature is set up or EFT transactions are initiated on my account.

To use the payment functionality associated with my brokerage account, I must open a separate "Dwolla Platform" account, provided by Dwolla, Inc. ("Dwolla"), and I must accept the Dwolla Terms of Service (https://www.dwolla.com/legal/tos) and Privacy Policy (Privacy Policy | Dwolla).Any funds held in or transferred through my Dwolla Account are held or transferred by Dwolla's financial institution partners (Our Financial Partners | Dwolla). I must be at least 18 years old to create a Dwolla Account. I authorize Green Pier to receive, collect and share with Dwolla my personal information including full name, date of birth, social security number, physical address, email address and financial information, and I am responsible for the accuracy and completeness of that data. I understand that ACH transactions occurring in my brokerage account will be facilitated by the Dwolla Platform, I can access the transaction activity via the Green Pier website or mobile app, and any ACH transaction notifications will be sent by Green Pier, not Dwolla. Green Pier will provide customer support for any payment activity related to my Dwolla Account.

8. Fees

I hereby acknowledge that there are fees associated with my Account as described in the fee schedule applicable to my Account ("Fee Schedule"). It is my responsibility to ensure sufficient funds are available to pay any fees applicable to my Account (including, fees payable to my Advisor, where applicable). I authorize Green Pier to satisfy any unpaid fees from the Core Position. If insufficient funds are available in the Core Position, I authorize Green Pier to liquidate any or all of the Account assets using the following sources; cash or cash equivalents, mutual funds, equities, bonds and other property to satisfy any unpaid fees. Green Pier shall not incur any liability due to the sale of Account assets under such circumstances (including, the recognition of taxable income). Additionally, Green Pier may at any time, in its sole discretion and without notice, terminate or impose restrictions on my Account if I have insufficient funds to satisfy any fees due in relation to my Account. Green Pier may change the fees applicable to my Account from time to time in accordance with the terms of this Agreement. I will contact Green Pier or, if this is a digitally advised account, my Advisor, for further fee information.

If my Account is a self-directed account, my Account is subject to a monthly service fee ("Monthly Fee"). I agree to provide Green Pier with information for an external bank or credit union account that I own ("Linked Account") and authorize Green Pier to debit my Linked Account, via a recurring monthly EFT, for amounts owed for Monthly Fees. If the Linked Account has insufficient funds or otherwise cannot be debited, I authorize Green Pier to debit the Monthly Fee directly from my Account assets. This authorization will remain in effect until it is terminated by me or Green Pier (or its agents, affiliates, or successors) in writing. I acknowledge and agree such termination shall not affect any obligation or liability arising prior to termination.

The determination of whether any fees payable to Green Pier are reasonable and appropriate shall be my sole responsibility and Green Pier shall not incur any liability for the payment of fees from assets of my Account or a Linked Account.

9. Use of Funds Held Overnight

As compensation for services provided with respect to accounts, Green Pier receives use of: amounts from the sale of securities prior to settlement and amounts that are deposited in the accounts before investment. Any above amounts will first be netted against outstanding account obligations. The use of such amounts may generate earnings (or "float") for Green Pier or instead may be used by Green Pier to offset its other operational obligations. Information concerning the time frames during which Green Pier may have use of such amounts and rates at which float earnings are expected to accrue is provided as follows:

(1) **Receipts**. In certain circumstances, Green Pier gets the use of amounts that settle from the sale of securities or that are deposited into my Account from the time it receives the funds until the Core Position sweep settles. Note that amounts disbursed from an account or purchases made in an account may result in a corresponding "cost" to Green Pier. These "costs" may reduce or eliminate any benefit that Green Pier derived from the receipts described previously.

(2) **Float Earnings.** To the extent that such amounts generate float earnings, such earnings will generally be realized by Green Pier at rates approximating the Target Federal Funds Rate-100 basis points.

10. Accounts for Minors

Minor Accounts

For accounts opened by a parent, guardian, or custodian for the benefit of a minor: By opening this type of account, I agree that all account assets will be used only for the minor's benefit—even after the assets have been removed from the account.

Custodial Accounts

If this is a custodial account, I understand Green Pier will maintain an account established under the Uniform Transfers to Minors Act ("UTMA") and for which I act as custodian. I understand that I represent and warrant the assets in the account belong to the minor, and all such assets, whether or not transferred out of the Green Pier UTMA account, will only be used by me for the benefit of the minor.

I agree that at any time, Green Pier may, in its sole discretion and without prior notice to me, disclose information about the account to the beneficiary. I further agree that when the beneficiary reaches the age of termination, I will transfer the assets in the Account to the beneficiary, in an appropriate and timely manner consistent with applicable state law. In the event that the assets of the account are not transferred, Green Pier may in its sole discretion and without prior notice to me, (i) add restrictions to the account to prevent further activity including trading and/or (ii) if I am unable and/or unwilling to transfer the assets, unilaterally transfer the custodial property to the beneficiary. I agree to indemnify and hold harmless Green Pier and its officers, directors, employees, agents, and affiliates from and against any and all losses, claims, or financial obligations that may arise from any such restrictions to the account and/or the transfer of the custodial property by Green Pier, including without limitation any claims I may or could have for any expenses incurred in the performance of my custodial duties and/or compensation for services that I have not already deducted from the UTMA account prior to such restrictions and/or transfer.

As used herein, "I" or "my" shall refer to the custodian or to the minor as the context may require. As Custodian, I am required to sign the application.

11. Joint Accounts

All account owners agree that any account owner has authority on behalf of the joint account to act as if they were the sole owner pf the account with no further notice or approval necessary from any joint owner and any account owner has authority to:

- Buy, sell, and otherwise deal in stock and other eligible securities or other investments.
- Receive notices, confirmations, account statements, and shareholder and any other communications of every kind; and consent to the electronic delivery of such communications in accordance with terms of the Electronic Delivery Agreement, which is incorporated by reference herein.
- Receive money, securities, and property of every kind, and dispose of the same on behalf of the joint account.
- Make agreements relating to any of the foregoing matters, and terminate, modify, or waive any of the provisions of this agreement on behalf of the joint account.
- Deal with Green Pier as fully and completely as if he (she) alone were interested in this account and without notice to the other account participants.
- Elect and terminate account-related products and services.

With joint registration accounts, any obligations or liabilities resulting from one account owner's actions are joint and several (i.e., are the responsibility of each account owner, both individually and jointly).

Green Pier may enforce this agreement against all account owners or against any owner individually.

A joint owner can place any order in a joint account (including removing all of the assets) without the approval of the other owner(s) and without any obligation on Green Pier's part to question the action. Each owner of a joint account may act as if they were the sole owner of the account, with no further notice or approval necessary from any joint owner. Green Pier is authorized to follow the instruction in every respect of any joint account owner or authorized person without notice to any other account owner or authorized person, and to deliver any or all monies, securities, or other property to any joint account owner upon the instructions of any joint account owner or authorized person, or to any other duly authorized person upon such instructions, even if such delivery or payment is to that joint account owner personally and not to the other(s). Green Pier will be under no obligation to inquire into the purpose or propriety of such delivery or payment and is not bound to inquire into the disposition or application of such delivery or payment. This authority remains in force until written notice to the contrary is addressed and delivered to Green Pier. Green Pier, in its sole discretion and for its sole protection, may terminate the account upon receipt of such notice and may require the written consent of all account holders prior to acting upon the instruction of any account holder. Green Pier reserves the right to require, at any time, the written consent of all account owners and/or authorized persons before acting on instruction from any account owner or authorized person, but Green Pier uses this right only at its sole discretion and for its own protection.

Laws governing joint ownership of property vary from state to state. I understand that I am responsible for verifying that the joint registration I select is valid in my state. Generally, however, for joint tenants with rights of survivorship, in the event of the death of either tenant, the entire interest in the joint account shall be vested in the surviving joint tenant(s) on the same terms and conditions. For tenants in common, joint tenants are responsible for maintaining records of the percentage of ownership. In the event of death of either tenant, the interest in their shares of the tenancy shall vest in the decedent's legal representative. Green Pier will take instruction from any joint tenants as if from all joint tenants, but Green Pier reserves the right to require all parties to authorize a transaction. State laws regulating community property vary. I will consult my own legal advisor.

In addition, with joint accounts, the principle of "notice to one is notice to all" applies. Green Pier is legally considered to have fulfilled an obligation to the account if Green Pier fulfills it with respect to just one account owner (e.g., sending statements or other required communications to just one account owner).

12. Trust Accounts

The provisions in the foregoing section applicable to joint registration accounts shall likewise apply to trust accounts with multiple trustees, with one trustee having the rights and responsibilities of one joint account owner. In addition, applying for a trust account is considered to be a statement from the trustees that they are authorized, under the terms of the trust and applicable law, to open and direct a brokerage account on behalf of the trust, to receive notices, confirmations, account statements, and communications of every kind and consent to electronic delivery of such communications in accordance with the terms of the Electronic Delivery Agreement, and that their orders and transactions will be governed by the terms and conditions of all applicable trust agreements, and that Green Pier is authorized to accept instructions from any trustee.

13. Business Accounts

For Corporate, Limited Liability Company, and Unincorporated Accounts, the authorized individuals are authorized to purchase, trade, sell, assign, transfer and/or deliver any and all stocks, bonds, options, or any other securities, listed or unlisted, in said account and to execute any and all instruments necessary, proper and desirable for the purpose, including executing any and all documentation necessary to establish cash, margin and/ or option and to receive notices, confirmations, account statements, shareholder and other communications of every kind on behalf of the entity, and consent to the electronic delivery of such communications in accordance with terms of the Electronic Delivery Agreement; further, that any past action in accordance herewith is hereby ratified and confirmed.

For Partnership Accounts, the authorized individuals jointly and severally agree that each shall have authority on behalf of the partnership to establish and maintain one or more accounts (including, but not limited to, margin accounts) to buy, sell, trade and otherwise deal in stocks, bonds, options and any other securities, listed or unlisted on margin or otherwise (including short sales); to receive on behalf of the partnership account demands, notices, confirmations, reports, statements of account, and communications of every kind; to receive on behalf of the partnership account money, securities and property of every kind, and to dispose of same; and to receive notices, confirmations, account statements, shareholder, and other communications of every kind on behalf of the partnership and set the delivery preferences to electronic or paper for the receipt of such communications to make on behalf of the partnership 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 Green Pier on behalf of the partnership account as fully and completely as if he alone were interested in said account, all without notice to the other or others interested in said account.

14. Co-Fiduciaries

If more than one fiduciary is appointed for an estate, a guardian, or a conservator account, the co-fiduciaries represent and agree that they will act in accordance with the applicable appointment documents and state law, including, but not limited to, the authority for each to act separately and without notice to the other co-fiduciaries with respect to instructions each provides to Green Pier.

15. Transfer on Death Registration

With transfer on death ("TOD") registration, I designate a beneficiary or beneficiaries who will receive all monies, securities, or other assets held in my account upon the death of an individual account owner or of the last surviving account owner in eligible joint accounts ("Date of Death"). The term "account owner" in this section of this Agreement means an individual account owner and, in the case of an eligible joint account, means each account owner or the last surviving joint owner as indicated by the context. References to the estate of the account owner shall mean the estate of the last surviving account owner. The beneficiary designation and disposition of assets made under TOD registration will take precedence over any disposition contained in other documents such as a will, trust, premarital or other legal document, even if specific reference is made therein to this Agreement or to one or more specific accounts, or any oral or written agreement as to the disposition of eligible assets, except by court order received by Green Pier in time for it to act before it makes transfers under this agreement.

To be eligible for TOD registration an account must be a registered individual or eligible joint account (i.e., joint tenants with rights of survivorship or tenants by the entirety). Accounts with any other registration ("ineligible accounts") must be changed to an eligible account to qualify for TOD registration. If an eligible account is changed from an individual registration to a joint registration or if an eligible account is changed to an ineligible account, the TOD registration is terminated as of the date of such re-registration, and upon the Date of Death all assets in my account will be paid to the estate of the account owner.

I may at any time change the named beneficiaries or revoke the beneficiary designations made under the TOD registration by completing a new beneficiary designation. A subsequent beneficiary designation will revoke a prior designation of beneficiaries when the subsequent designation becomes effective (i.e., signed, delivered to, and accepted by Green Pier, and submitted in a form and manner acceptable to Green Pier) ("Effective Date"). I understand that I cannot name minors as beneficiaries. Except as provided with respect to descendants of the account owner who become beneficiaries because the account owner has selected per stirpes, changes in the relationship between the account owner and any other beneficiary, including, but not limited to, subsequent marriage, dissolution of marriage, remarriage or adoption, will not automatically add or revoke designations of beneficiaries. For example, if a former spouse was a designated beneficiary prior to dissolution of the marriage, the former spouse would remain a beneficiary after the dissolution unless his or her designation as a beneficiary was expressly revoked by execution of a new beneficiary designation signed by the account owner and received and accepted by Green Pier.

The term "per stirpes" means that if any primary or contingent beneficiary dies before the account owner but has surviving descendants, that beneficiary's share is paid to such surviving descendants by right of representation. If the account owner designates beneficiaries as per stirpes, persons within that group of descendants living on the Effective Date and on the Date of Death are included. Such group of descendants may end up including individuals not yet born, adopted, or otherwise a member of the group on the Effective Date. Otherwise, only named beneficiaries will share in the account assets, and others who may be in the same group of descendants as named individuals (e.g., other children or grandchildren) but who are not named will not share in the account assets whether they were born, adopted or otherwise became a member of the group before or after the Effective Date. Only beneficiaries living on the Date of Death are eligible to receive account assets. Green Pier is authorized to rely on any representation of facts made by the account owner, the personal representative of the estate of the account owner, any beneficiary, or any other person or source deemed appropriate by Green Pier in determining the identity of unnamed beneficiaries.If more than one person is named and no share percentages are indicated, payment will be made, in equal shares, to my primary beneficiary or beneficiaries who survive me. If a percentage is indicated for a primary beneficiary who does not survive me, and if I have not chosen Per Stirpes, the percentage of that beneficiary's designated share will be divided equally among the surviving primary beneficiaries. If there is no primary beneficiary living at the time of my death, I hereby specify that the balance is to be distributed to the contingent beneficiaries listed. If no primary or contingent beneficiaries are living at the time of my death, all assets will be paid to the estate of the account owner.

Green Pier will require each beneficiary to open an account at Green Pier or to identify an appropriate existing Green Pier account in order to facilitate transfer of the account's eligible assets and to execute an indemnification in the amount of the account's assets.

Green Pier has no obligation to: (1) locate any beneficiary, the spouse or legal heirs of any account owner or the personal representative of the estate of any account owner; (2) notify any person of any proposed or completed transfer of eligible assets; or (3) independently verify any information submitted by any person claiming an interest in the account.

Not all states recognize TOD registrations and Green Pier does not support TOD registrations for Louisiana at this time. Green Pier will not advise me on whether TOD registration is appropriate for my tax or estate-planning purposes. It is important to consult my own legal or tax advisor before establishing or revoking a TOD registration.

Certain assets are ineligible for TOD registration ("ineligible assets"). Green Pier disclaims all liability for a failure to transfer any ineligible assets. If the Account should hold ineligible assets at the Date of Death and the disposition of these ineligible assets is not governed by an agreement or contract specifically related to the ineligible assets, the ineligible assets will be paid to the estate of the account owner.

16. Electronic Delivery

As further detailed in the Electronic Delivery Agreement, which is fully incorporated herein, as a condition of opening and maintaining my account, I agree to conduct business with Green Pier electronically, and I consent to electronic delivery of all documents, information, and communications related to this Account and all my other Green Pier accounts, including tax forms and required disclosures and communications.

I understand and agree that a valid email address, valid U.S. mobile phone number, and the ability to access my Account online is required to open and maintain my Account. If my email address and/or U.S. mobile phone number is invalid or becomes invalid, I understand that my Account may be suspended until a valid email address and/or U.S. mobile number, as applicable, is provided.

17. Fractional Share Trading

<u>General</u>

Green Pier's fractional share trading functionality allows me to buy and sell fractional share quantities in dollar amounts of certain securities ("Fractional Trading"). Fractional Trading presents unique risks and has certain limitations that I should understand before placing my first trade.

Orders to buy or sell may be entered using a dollar value (e.g., $250.00) or share quantities. Share quantities can be specified to three decimal places (.001). Dollar value orders will be converted into share quantities for execution, again, to three decimal places. In all cases, when converting dollar value orders into share quantities, the share quantities will be rounded down.

For a variety of reasons, including but not limited to this conversion convention and market movement, the actual amount of an executed dollar value trade may be different from the requested amount. The actual amount of an executed order to buy or sell a dollar value of a security may also be lower than the amount requested due to the deduction of certain fees (e.g. the additional assessment) or taxes.

Orders received in good form by Green Pier will be accepted and transmitted for execution subject to the terms and conditions herein. I cannot modify an order once it has been submitted. I may attempt to cancel an order by contacting Green Pier, but Green Pier cannot guarantee that my request can be fulfilled.

Fractional Trading supports market orders and limit orders only for fractional share quantities of a security that are good for that day's trading session, or in the case of orders entered outside market hours, that are good until the close of the next trading session. Because of this, my ability to buy or sell a security using Fractional Trading may be more restricted than if I were to buy or sell traditional whole share quantities of the same security.

In the event of a trading halt of a security, Fractional Trading of that security will be halted for new orders. Some of the existing orders may be cancelled due to an inability to execute trades during a Trading Halt, whereas other existing orders will be held until trading resumes. However, my order is good only for that day's trading session, or in the case of an order entered outside of market hours, good until the close of the next trading session. If trading does not resume or my order is not executed by the close of that day's Fractional Trading window, it will be cancelled. I can generally trade exchange-listed National Market System ("NMS") stocks using the Fractional Trading functionality. However, certain NMS stocks may not be made available for Fractional Trading, and Green Pier reserves the right to modify the list of eligible NMS stocks at any time without notice to me. Any modification to the list of eligible NMS stocks available for Fractional Trading will not affect any fractional share interests previously acquired by me.

Trade execution

Green Pier will act as my agent and will act in either a principal, riskless principal, or mixed principal, or a mixed capacity (i.e., both as agent and principal) when executing my order. The whole share component of any order will be executed by Green Pier as agent at the price Green Pier receives in the market. The fractional share component of any order will be executed by Green Pier as principal against its principal account or riskless principal.

All orders with a fractional share component will be marked "Not Held," which gives Green Pier the time and price discretion to execute the order without being held to the security's current quote.

In connection therewith, each time I submit an order to buy or sell a fractional share dollar of a particular security, I authorize Green Pier to "work the order." If I do not wish my order to be handled on a Not Held basis, I should not engage in Fractional Trading.

In the case of a sale of the fractional component of any order, that sale will be executed at the better of current National Best Bid and Offer ("NBBO") or last execution price of the Agency Trade (if applicable). This price may be higher or lower than the price at the time I place my order. In the case of a purchase of the fractional component of any order, if Green Pier has sufficient principal inventory, that purchase will also be executed at the better of current NBBO or last execution price of the Agency Trade (if applicable). However, if Green Pier does not have sufficient principal inventory, that purchase will be executed at the better of current NBBO or last execution price of the Agency Trade (if applicable) or Principal Trade Execution Price.

For orders placed before market open, Green Pier may wait for the primary exchange to open before commencing trading in a particular security. When trading as principal for its own account, Green Pier may make a profit or incur a loss on each trade.

Additionally, Green Pier may be required to correct or adjust trades that (for a variety of reasons) have been executed in amounts that either exceed or fall short of the amounts requested. These trade corrections and adjustments could arise in connection with either or both of the agency and principal components of the executed orders. Regardless, these trade corrections and adjustments will be executed by Green Pier in a principal capacity, and when trading as principal for its own account, Green Pier may make a profit or incur a loss.

Shareholder rights

Fractional share interests in an NMS security generally have different rights from full share interests of the same NMS security. I will read the following information carefully to understand my rights regarding my fractional share interests.

Fractional share positions cannot be transferred or certificated. The Automated Customer Account Transfer System does not support fractional share positions. If I want to transfer my account or specific share positions to another broker, I must sell my fractional positions and transfer the cash proceeds.

I hereby direct Green Pier, and Green Pier hereby agrees, not to vote or take any discretionary or voluntary action with respect to any fractional share position. Furthermore, I acknowledge that I cannot vote or take any discretionary or voluntary action with respect to any fractional share position. Accordingly, while Green Pier may notify me of issuer meetings, Green Pier will not solicit proxies in connection with fractional share positions, and none of my Advisor, an person authorized on my Account, nor I can vote proxies for fractional share positions.

Fractional shareholders will be able to provide instruction in connection with voluntary corporate actions (e.g., tenders), including optional dividends. At times corporate action event restrictions may prohibit fractional shareholders from providing elections; and Green Pier will not vote proxies for any fractional shares it holds as principal.

In the case of a dividend paid on, or a redemption of, an NMS security, the dividend or redemption proceeds will be passed along to me in proportion to my ownership interest, inclusive of fractional share interests. Green Pier will support only payments that are equal to or greater than $.01 per share. Amounts smaller than that, or nondivisible amounts (based on the rounding convention described above), will be handled in accordance with the process described in the section titled “Undistributable Interests” below.

Holders of fractional share positions may participate in the DRIP to the same extent as if they owned a full share (adjusted for their fractional share interest in the dividend). In the event that the amount is too small to be reinvested (based on the rounding convention described below), but large enough to be distributed as cash (i.e., at least $0.01), it will be paid to me. Smaller amounts will be handled in accordance with the process described in the section titled “Undistributable Interests” that follows.

For mandatory reorganizations, such as mergers and acquisitions, or other involuntary corporate actions, such as stock splits or stock dividends, typically Green Pier will distribute interests in proportion to my ownership interest, inclusive of fractional share interests. Green Pier will distribute interests in fractional amounts to three decimal places. Amounts smaller than that, or nondivisible amounts, will be handled in accordance with the process described in the section titled “Undistributable Interests.”

The foregoing notwithstanding, these situations are in all cases subject to the terms contained in the materials prepared by the issuer describing the corporate action, as well as Green Pier’s applicable policies and procedures, which may result in a different outcome from what is described herein. In addition, for reverse stock splits, Green Pier will not accept opening orders to buy impacted stocks on the trading day immediately prior to the effective date of the scheduled split.

Because of the unpredictable nature of corporate actions, there may be situations that arise that are not described previously.

Generally, these situations will be handled in accordance with the concepts applicable to dividends and reorganizations. Interests will be divided and distributed where possible in proportion to my ownership interest, and anything that cannot be divided will be handled in accordance with the process described in the section titled "Undistributable Interests." The foregoing notwithstanding, these situations are in all cases subject to the terms contained in the materials prepared by the issuer describing the corporate action, as well as Green Pier's applicable policies and procedures, which may result in a different outcome from what is described above.

Undistributable interests

Green Pier will support only payments that are equal to or greater than $.01 per share. Amounts smaller than that, or nondivisible amounts (based on the .001 rounding convention described above), will not be distributed. Instead, it is generally, but not always, the case that when the aggregate value to be distributed is less than or equal to $1.00, it will be retained by Green Pier, and when it exceeds $1.00, it will be escheated.

Tax treatment

Green Pier and I agree to treat me as the owner of all fractional share interests allocated to my account, to file all tax returns in accordance with such treatment, and to take no action inconsistent with such treatment.

Additional considerations

Fractional share positions may be illiquid. Green Pier does not guarantee that there will be a market for fractional share positions and makes no representations or warranties about its ability or willingness to continue to trade as principal in fractional share quantities. If my account is closed, my fractional shares may be liquidated, and the proceeds distributed to me as cash.

The fractional share component of certain orders may not be eligible for "Price Improvement." Also, Price Improvement will operate differently, and in some situations less advantageously, in connection with Fractional Trading, from the way it would if I were trading in whole share quantities. Additionally, because in certain situations Price Improvement on the fractional share component of an order will affect the execution price rather than the share quantity of an order, the effect of the improvement on a dollar-value order in those situations will be to increase or decrease the value of the order outside of what was requested.

If I hold fractional share positions in my account, it has been Green Pier's practice to automatically sell these holdings when I place an order to sell or transfer my entire whole share position. Green Pier will enter a market order to sell the residual fractional shares on the business day following the sell or transfer of the whole shares. The execution price I receive may be higher or lower than the price received for the whole shares. Liquidation details will be available on customer statements. Once the fractional share positions are automatically sold or after the first time I place an order to buy or sell a security using the Fractional Trading functionality, Green Pier will turn off the auto-sell feature in my account so that going forward, I will need to handle those positions like any other fractional share position acquired using Fractional Trading (i.e., I will need to affirmatively sell those fractional share positions if I wish to sell my entire position in that security).

18. Dividend Reinvestment Program

When I am enrolled in the Dividend Reinvestment Program ("DRIP"), all dividends paid on Eligible Securities (as defined below) are automatically reinvested in additional shares of the same security.

("Dividends" here means cash dividends, capital gains distributions, and special dividend payments, but not cash-in-lieu payments or late ex-dividend payments.) I may elect to reinvest dividends for all Eligible Securities in my Account (whether held currently or in the future) or no Eligible Securities. I may not designate specific Eligible Securities in my Account for reinvestment. When I participate in the DRIP, I authorize Green Pier to purchase shares of that security for my Account. If I do not participate in the DRIP or unenroll from the DRIP, any dividends paid on Eligible Securities will be deposited into the Core Position of my account.

"Eligible Securities" for the DRIP are defined as securities that are:

- an exchange traded fund or domestic common stock; and
- held in street name by Green Pier (or at a securities depository on its behalf).

Dividends are reinvested on shares of Eligible Securities that satisfy all of the following:

- I own the shares on the dividend record date;
- I am enrolled in the DRIP and my shares are designated for reinvestment as of 5:00 p.m. Eastern Time on the record date (or, if the record date is not a business day, then the last business day before the record date); and
- Amount of dividend is sufficient for reinvestment.

If my Account is set up for reinvestment of dividends, any ineligible securities I own will automatically be designated if and when they become eligible.

The reinvestment of dividends may be delayed in certain circumstances. Green Pier reserves the right to suspend or completely remove securities from participation in DRIP and credit such dividends in cash at any time without notice. Additionally, Green Pier reserves the right to terminate or amend the DRIP at any time, including instituting commissions or transaction fees. I will be notified in advance of any material changes to the DRIP.

Under certain conditions a dividend may be put on hold by the issuing company. If a dividend is on hold on the payable date, reinvestment will not be performed. If a dividend is released from hold status after dividend payable date, dividend reinvestment will be performed on the day the dividend is actually paid.

If I am enrolled in the DRIP, I will be entitled to receive proxy voting materials and voting rights for all Eligible Securities based on my proportionate shares. For mandatory reorganizations, I will typically receive fractional shares and, in some instances, I may receive cash in lieu of partial shares. For voluntary reorganizations, typically the instructions I give Green Pier will be applied to both partial and whole shares, but in some instances partial shares will be liquidated at market price.

If I transfer or reregister my Account with Green Pier (for example, by changing from individual to joint registration), I must re-enroll in the DRIP.

Dividend reinvestment does not assure a profit on investments and does not protect against loss in declining markets.

Automatic reinvestment of my eligible cash distributions may give me interests in partial shares of securities, which Green Pier will calculate to three decimal places. I will be entitled to receive dividend payments proportionate to my partial share holdings.

Due to rounding, the notional amount invested in additional shares may result in slightly more or slightly less than the dividend amount received prior to reinvestment. In lieu of separate immediate trade confirmation statements, all transactions made through the DRIP will be confirmed on my regular periodic account statement. I can obtain immediate information the day after the reinvestment date by contacting Green Pier or my Advisor.

Mutual funds are not within the scope of the DRIP, but rather, when I purchase a mutual fund, it will automatically be enrolled in the applicable fund company's dividend reinvestment program. Reinvestment of dividends may give me interests in partial shares of mutual funds, which Green Pier will calculate to four decimal places. For more information about mutual fund dividend reinvestment, refer to the applicable mutual fund prospectus or contact Green Pier.

In lieu of separate immediate trade confirmation statements, all transactions made through the DRP will be confirmed on my regular periodic Account statement. I can obtain immediate information the day after the reinvestment date by contacting Green Pier and/or my Advisor, where applicable.

19. Depository Trust Company's (DTC) Dividend Reinvestment Program

For certain securities, dividend reinvestment may occur through DTC's Dividend Reinvestment Program. This plan may be utilized if an issuer offers reinvestment at a discount. Eligibility for a security to be enrolled in the DTC Dividend Reinvestment Program or the DRIP is determined by Green Pier and may change without notice. DTC program transactions take longer to process: Although the transactions are effective as of the dividend payable date, they are generally not posted to my Account until 10 to 15 days later.

20. Optional Dividends

At times, certain issuers that pay dividends may offer shareholders an opportunity to elect to receive stock or cash, or a combination of both. This is known as an "Optional Dividend." The issuer will assign a default if no instruction is received. For example, the default option could be cash, stock, or a combination of both. I have the opportunity up until the applicable deadline to make an election to receive the payment of my choice. Please be advised, if I do not make an election before the deadline, my account will be assigned a default election based on the dividend reinvestment program instructions established with respect to my account. This default election will be used in lieu of the issuer's default option being applied to my account.

21. Communications

Communications may be sent to me at the U.S. postal or electronic mail address of record listed on my application or via other Electric Means (as defined in the Electronic Delivery Agreement), and all communications so sent to me shall be deemed given to me personally, whether actually received or not. I understand that I should promptly and carefully review the transaction confirmations and periodic statements and notify Green Pier immediately of any errors. Information contained on transaction confirmations and Account statements is conclusive unless I object in writing immediately after its being transmitted to me or my Advisor(s).

For purposes of this Agreement, the term "in writing" incudes information transmitted by email or other electronic means.

22. Monitoring My Account

As an Account owner, I am responsible for monitoring my account (including the acts and omissions of my Advisor or authorized person, where applicable). This includes making sure that I am receiving transaction confirmations, Account statements, and any other expected communications. It also includes reviewing these documents to see that information about my Account is accurate and contains nothing suspicious. I am responsible for promptly notifying Green Pier of any concerns. In addition, confirmations and statements are presumed to be accurate unless I specifically tell Green Pier otherwise within 5 days of when confirmations were sent to me; account statements, within 10 days.

Note that so long as Green Pier sends communications to me at the physical or electronic address of record given on the application, or to any other address given to use by me or any other authorized person, the communications are legally presumed to have been delivered, whether I actually received them or not. In addition, confirmations and statements are legally presumed to be accurate unless I specifically tell Green Pier otherwise.

I agree to notify Green Pier immediately if:

- I placed an order electronically but did not receive a reference number for it (an electronic order is not considered received until Green Pier has issued an acknowledgment)
- I received confirmation of an order I did not place or any similar conflicting report
- There is any other type of discrepancy or suspicious or unexplained occurrence relating to my Account
- My password or access device is lost or stolen, or I believe someone has been using it without authorization
- I did not authorize a fee my Advisor deducted from my Account for its services

If any of these conditions occur and I fail to notify Green Pier immediately, Green Pier (nor its affiliates) will not be liable for any consequences. If I do immediately notify Green Pier, Green Pier's liability is limited as described in this Agreement. With any feature or service that is governed by a separate agreement (such as an options trading agreement, where permitted), note that different policies concerning error resolution and liability may apply, as described in the separate agreement. If, through any error, I have received property that is not rightfully mine, I agree to notify Green Pier and to immediately return the property and any earnings it may have yielded. If Green Pier identifies an error in connection with property I have received from or through Green Pier or a Green Pier affiliate and determines it is not rightfully mine, I agree that Green Pier may take action to correct the error, which may include returning such property to the rightful owner.

23. Limits of Responsibility

Green Pier (and its affiliates) shall not be liable for loss caused directly or indirectly by war, natural disasters, government restrictions, exchange or market rulings or other conditions beyond Green Pier's control, including, but not limited to, extreme market volatility or trading volumes.

Although all entities that provide services to my account strive to ensure the quality and reliability of those services, Green Pier cannot be responsible for the availability, accuracy, timeliness, completeness, or security of any service related to my account.

If any service failure is determined to be Green Pier's responsibility, Green Pier will be liable only for whatever benefit I would have realized up to the time by which I should have notified Green Pier, as specified earlier herein.

Green Pier reserves the right to restrict my account from withdrawals and/or trades for any reason, including but not limited to if there is a reasonable suspicion of fraud, diminished capacity, or inappropriate activity. Green Pier also reserves the right to restrict my account from withdrawals and/or trades if put on reasonable notice that the ownership of some or all of the assets in the account is in dispute.

24. Indemnification

I shall indemnify and hold harmless Green Pier (and its affiliates) and their respective officers, directors, employees, and agents from and against any and all losses, claims or financial obligations that may arise from any act or omission of myself or my Advisor(s) with respect to my Account.

25. Terms concerning this agreement

Governing laws and policies

This agreement shall be governed by the laws of the Commonwealth of Massachusetts, except as superseded by federal law or statute; shall cover individually and collectively all Accounts that I may open or reopen; shall inure to the benefit of the successors of Green Pier, and their assigns, whether by merger, consolidation or otherwise; and Green Pier may transfer my Account to the successors and assigns. This Agreement shall be binding upon my heirs, executors, administrators, successors, and assigns.

Modification and enforcement

Green Pier may amend this agreement at any time. This may include changing, dropping, or adding fees and policies, changing features and services or the entities that provide them, and limiting the usage or availability of any feature or service, within the limits of applicable laws and regulations. Although it is Green Pier’s policy to send notice to account owners and/or their Advisor(s) of any material changes, Green Pier is not obligated to do so in most cases. Outside of changes originating in these ways, no provision of this agreement can be amended or waived except in writing by one of Green Pier’s authorized representatives.

Green Pier may transfer its interests in my account or this agreement to any of its successors and assigns, whether by merger, consolidation, or otherwise. I may not transfer my interests in my account or this agreement except with Green Pier’s prior written approval, or through inheritance, or similar circumstance, as allowed by law, in which case any rights and obligations in existence at the time will accrue to, and be binding on, my heirs, executors, administrators, successors, or assigns.

Green Pier may not always enforce certain provisions of this agreement but retains the full right to do so at any time. If any provision of this agreement is found to be in conflict with applicable laws, rules, or regulations, either present or future, that provision will be enforced to the maximum extent allowable, or made to conform, as the case may be. However, the remainder of this agreement will remain fully in effect.

Referred Relationships

I authorize Green Pier to share with the referring entity (e.g. referring credit union) my personal information including full name, date of birth, social security number, physical address, email address, and financial information, and I am responsible for the accuracy and completeness of that data.

If for any reason my relationship with the referring entity is terminated, my Account may be restricted, and there may be more or different fees and commissions. Examples of restrictions include the ability to place sell orders only and the loss of electronic trading.

Termination

Green Pier can terminate my account, this agreement, or any optional feature at any time, for any reason, without prior notice. I can close my account by notifying Green Pier electronically in writing. When an account is closed, features associated with it are terminated.

If my Account has a balance of less than $50 and no account activity has occurred for a 6-month period, I authorize Green Pier to sell the securities in the account, transfer all the proceeds and any other cash to my Linked Account, and close my account.

Regardless of how or when my account is closed, I will remain responsible for all unpaid obligations of my account. This includes charges, debit items, or other transactions I initiated or authorized, whether arising before or after termination, as well as any fees incurred but not yet charged to my account. Payment for these obligations will be deducted from my final account balance.

26. Notices and Disclosures

Non-transferable securities

Non-transferable securities are generally those where transfer agent services have not been available for six or more years. I understand that there are no known markets for these securities and that Green Pier is unable to deliver certificates to me representing these positions. In the event that any securities in my Account become nontransferable, Green Pier may remove them from my Account without further notice. Positions removed from my Account will appear on my next available Account statement following such removal as an "Expired" transaction. Positions removed from a Retirement Account will be treated as a reportable distribution.

Low-Priced Securities

Before trading in low-priced securities, I should carefully review and consider the following risks, which can be exacerbated in periods of market volatility.

Note the following:

- Low-priced securities may not meet U.S. Exchange listing requirements in the future and an exchange may delist a company. This account does not provide access to OTC markets.
- Low-priced securities tend to be more volatile than other securities. Even small trades may trigger significant price movements in the underlying security.
- The volume of low-priced securities may change rapidly making it harder to buy or sell shares. Green Pier may have difficulty selling the stock, and this could impact the sale price.
- Since reliable, publicly available information on low-priced securities is often limited, these securities can be a target for price or volume manipulation and other fraudulent activity.
- Reorganizations of the underlying company to avoid delisting do not reduce risk and may add complexity.

Green Pier does not offer or sell penny stocks as defined in CFR 240.3a51-1.

Conflicts of interest and compensation

Green Pier and its affiliates receive fees for providing certain products and services. Green Pier receives remuneration, compensation, or other consideration (such as financial credits or reciprocal business) for directing orders in certain securities to particular broker-dealers or market centers for execution.

Customer identification program notice

To help the government fight terrorism and financial crimes, federal regulation requires Green Pier Fintech LLC ("Green Pier") to obtain, verify, and record my name, date of birth, address, and a government-issued ID number or other information that will allow Green Pier to identify me before opening my account. In certain circumstances, Green Pier may obtain and verify comparable information for any person authorized to make transactions in an account. Also, federal regulation requires Green Pier to obtain and verify the beneficial owners and control persons of legal entity customers. Requiring the disclosure of key individuals who own or control a legal entity helps law enforcement investigate and prosecute crimes. My account may be restricted or closed if Green Pier cannot obtain and verify this information. Green Pier will not be responsible for any losses or damages (including, but not limited to, lost opportunities) that may result if my account is restricted or closed.

All information or documentation provided by me must be and is true, accurate, and complete. I will promptly notify Green Pier if or when and entity's beneficial ownership changes.

Sharing of Information and Credit Report

Any information I provide to Green Pier may be shared by Green Pier with third parties for the purpose of validating my identity and may be shared for other purposes in accordance with Green Pier's Privacy Policy. Any information I give to Green Pier may be subject to verification, and I authorize Green Pier to obtain a credit report about me at any time. Upon written request, I will be provided the name and address of the credit reporting agency used. Green Pier also may monitor or record conversations with me, and I consent to such monitoring or recording.

Trusted Contact Disclosure

In order to comply with FINRA Rule 4512, Green Pier asks clients for trusted contact information. A trusted contact is someone who Green Pier can get in touch with and disclose information about my Account to address possible financial exploitation, confirm specifics of my current contact information, health status, or the identity of any legal guardian, executor, trustee or holder of a power of attorney, or as otherwise permitted.

If I designate a trusted contact, I am authorizing Green Pier to communicate with the person I designate and disclose information about my account only in limited circumstances. Green Pier may only disclose reasonable categories of information with a trusted contact, including information that will assist it in administering my account. This contact person will not have access to make trades or make decisions about my Account.

Texas Residents only

In accordance with Texas Property Code, I, as an account owner, may designate a representative for the purpose of receiving a notice of possible abandonment. If I designate such a representative, Green Pier is required to e-mail the written notice upon presumption of abandonment to the representative, in addition to mailing the notice to me, the account owner.

Louisiana Residents only

If I am opening a joint account in Louisiana, I understand that Louisiana does not recognize certain types of joint account registrations. As a result, Green Pier will only establish a joint account when directed by me to do so and only when I direct Green Pier to establish such account as tenants in common. In connection with my direction to establish this type of joint account, each account owner expressly and irrevocably renounces the right to concur in the disposition or alienation of the account by the other account owner for the entire time the account is open, or the longest term allowed by applicable law.

Wisconsin Residents Only

Married Wisconsin residents should be aware that no provision of any marital property agreement, unilateral agreement, or court decree under Wisconsin's Marital Property Act will adversely affect a creditor's interest unless, prior to the time credit is granted, the creditor is furnished a copy of, or given complete information about, that agreement or decree.

Residing Outside the United States

If Green Pier determines that I reside outside the United States, I will be subject to certain limitations. While Green Pier generally makes this determination by looking at the address information on its books and records (including the addresses maintained by the account owner and certain individuals with control over the account), Green Pier reserves the right to consider other information when making this determination and/or subjecting me to these limitations. Depending on where I reside, I may be subject to restrictions up to and including restrictions that will prevent me from making additional deposits or purchasing additional securities positions (i.e., I will be prohibited from doing anything in my account other than selling my existing holdings and withdrawing the proceeds). Notwithstanding the above, special rules govern my relationship with Green Pier if I live in Canada. Because of this, and because every situation is unique, I should contact Green Pier if I have questions about how I may be affected. If I notify Green Pier that I do not reside outside the U.S., these limitations may be lifted.

Warranty Disclaimer

Neither Green Pier nor any third party makes any representations or warranties express or implied, including, without limitation, any implied warranties of merchantability or fitness for a particular purpose in respect of any services provided in connection with this account, or any information programs or products obtained from, through, or in connection with these services. In no event will Green Pier or any third party be liable for direct, indirect, incidental, or consequential damages resulting from any defect in or use of these services.

Consumer Reporting Agencies

Green Pier may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report. Green Pier may also provide information about me and my account as well as the activity in my account to one or more consumer reporting agencies. If I believe that information Green Pier has provided about me or my account or the activity in my account is not accurate, I may notify Green Pier at: service@greenpier.com. In order for Green Pier to investigate any dispute that I may submit to Green Pier with respect to information that it has provided, please provide Green Pier with the following information:

(1) name, address, and account number;
(2) An identification of the specific information that I believe is not accurate; and
(3) An explanation of the basis for my dispute.

Unclaimed Property

My account balance and certain uncashed checks issued from my account may be transferred to a state unclaimed property administrator if no activity occurs in the account or the check remains outstanding within the time period specified by the applicable state law.

FINRA BrokerCheck

As part of the Financial Industry Regulatory Authority (FINRA) BrokerCheck program, I have access to the FINRA BrokerCheck hotline at 800-289-9999 and the FINRA website at finra.org. I can call or email my inquiries and request a brochure that includes information detailing the BrokerCheck program.

27. Pre-dispute arbitration clause

This agreement contains a pre-dispute arbitration clause. Under this clause, which becomes binding on all parties when I sign my account application, Green Pier and I agree as follows:

1. 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.
2. Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
3. The ability of the parties to obtain documents, witness statements, and other discovery is generally more limited in arbitration than in court proceedings.
4. 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 before the first scheduled hearing date.
5. The panel of arbitrators may include a minority of arbitrators who were or are affiliated with the securities industry.
6. 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.
7. The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

All controversies that may arise between me, my Advisor, and Green Pier concerning any subject matter, issue, or circumstance whatsoever (including, but not limited to, controversies concerning any account, order, distribution, rollover, advice interaction or transaction, or the continuation, performance, interpretation, or breach of this or any other agreement between me, my Advisor, and Green Pier, whether entered into or arising before, on, or after the date this account is opened) shall be determined by arbitration in accordance with the rules then prevailing of the Financial Industry Regulatory Authority ("FINRA") or any United States securities self-regulatory organization or United States securities exchange of which the person, entity or entities against whom the claim is made is a member, as I may designate. If I designate the rules of a United States self-regulatory organization or United States securities exchange and those rules fail to be applied for any reason, then I shall designate the prevailing rules of any other United States securities self-regulatory organization or United States Securities exchange of which the person, entity or entities against whom the claim is made is a member. If I do not notify Green Pier in writing of my designation within five (5) days after such failure or after I receive from Green Pier a written demand for arbitration, then I authorize Green Pier to make such designation on my behalf. The designation of

the rules of a United States self-regulatory organization or United States securities exchange is not integral to the underlying agreement to arbitrate. I understand that judgment upon any arbitration award may be entered in any court of competent jurisdiction.

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; or (ii) the class is decertified; or (iii) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.

Clearing, custody, or other brokerage services provided by Green Pier Fintech LLC, Member FINRA, SIPC
(1263940.1.0)