

Brokerage Account Customer Agreement

In this agreement, "Green Pier" refers to Green Pier Fintech LLC, that provides brokerage, custody, and clearing services, and their affiliates, employees, agents, representatives, shareholders, successors, and assigns as the context may require; "I," "me," and "account owner" refer to the owner indicated on the account application and for any account with more than one owner (such as a joint account), "I," "me," and "account owner" or "account owners" refer to all owners, collectively and individually.

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. Green Pier has no responsibility for monitoring my account or my investment decisions.

Placing market orders during times when markets are volatile can be risky.

I understand that before I start using my account or any account feature, it's essential that I understand the terms, conditions, and policies that apply. I also understand my relationship with Green Pier (as described herein and in the Green Pier Customer Relationship Summary).

1. My commitments to Green Pier

Green Pier commitments to me

When Green Pier accepts my account application, Green Pier is agreeing to serve as my broker and to maintain an account for me. Green Pier agrees, subject to its acceptance of an authorized order, to buy, sell, or otherwise dispose of, or acquire, securities for me according to my instructions. Green Pier also agrees to provide various services and features, as described below. Green Pier has no fiduciary responsibilities to me or to this account; does not offer any tax, legal, or investment advice; does not and will not advise me on the suitability of any investment; and does not and will not provide any recommendations related to investments in accordance with the terms of this agreement.

My Commitments to Green Pier

Many of these commitments are spelled out more completely on the following pages and in the Green Pier Terms of Use ("Terms of Use"), which are fully incorporated into this agreement, and in the Electronic Delivery Agreement, which is fully incorporated into this agreement. When I sign the account application, I agree:

- to accept full responsibility for the content and accuracy of all authorized instructions placed on my account, and for all results and consequences of these instructions; this includes all investment decisions and trading orders and all instructions placed by me or any other person I authorize;
- to pay (in a timely manner) all fees, taxes, charges, and expenses incurred in my account in accordance with the provisions of this Agreement and the fee schedule in effect at the time; for services Green Pier performs at my request that are not covered in the current fee schedule, I agree to pay the applicable fee;
- to maintain enough assets in my account to satisfy all obligations as they become due, and to authorize Green Pier to take whatever steps Green Pier may consider necessary to resolve unpaid debts or other obligations;

- to use my account and its features in accordance with this agreement and the Terms of Use;
- to let Green Pier monitor and/or record any phone conversations with me;
- to conduct business with Green Pier electronically, which necessarily includes having my personal financial information transmitted electronically, and to electronic delivery of all documents;
- to have my personal financial information transmitted electronically, and to receive my initial notice of Green Pier's privacy policy electronically;
- to consent to communicate with Green Pier electronically; to receive all account opening documents, ongoing account and confirmation statements, and all other regulatory documents (including tax documents) electronically, including via a mobile app; and to access and review my account online frequently;
- to let Green Pier verify the information I provide;
- to let Green Pier share with third parties any information I provide, but only as required by law or as permitted by Green Pier's privacy policy;
- to resolve disputes concerning my relationship with Green Pier (other than class actions) through arbitration rather than in a court of law;
- to understand that whenever I invest, I am responsible for reviewing the prospectus and/or disclosure documents for the security purchased;
- that 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 that I can receive important information and participate in corporate actions regarding such securities;
- to comply with all applicable laws and regulations concerning trading in restricted securities and securities of issuers with whom I am affiliated;
- to be bound by the current and future terms of this agreement, from the time that I sign my account application or first use my account, whichever happens first;
- that Green Pier can change the core investment vehicle as discussed below (which is the investable cash available in my account) available for my account at anytime;
- that Green Pier may reject any transaction for any reason;
- to keep secure my account number, username, and password, and any devices, such as mobile phones, I use in connection with my account; and
- 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.

2. Account Features

Securities Trading

When I place a trade, I 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

My account includes a core account that holds assets awaiting investment or withdrawal. Any amounts credited to my core account will be held in the default core account investment vehicle (the "Core Position"). I consent to having my account funds held in the default Core Position.

Green Pier reserves the right to change the Core Position at any time. I authorize Green Pier to change my core transaction account option with notice to me. I agree to indemnify and hold Green Pier harmless

for any actions that might result from Green Pier changing my Core Position. As applicable, I direct Green Pier to withdraw my assets from the then current Core Position and any or all of my assets awaiting investment or withdrawal may be placed into the alternative Core Position at any time. 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.

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.

Note that Green Pier may receive monetary payments or other consideration (such as financial credits or reciprocal business) for directing equity trades to particular broker-dealers or market centers for execution.

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 business hours, activity such as deposits and the receipt of settlement proceeds are promptly credited to the Core Position in my Account. Credits to my Account may also occur after market hours or on days the market is not open.

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. 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 there are debits in my account generated by activity occurring before the market close (4:00 p.m. Eastern Time each business day), these debits will be settled using my core account.

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.

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.

Complying with Applicable Laws and Regulations

All transactions through Green Pier are subject to the constitution, rules, regulations, customs, and usages of the exchange, market, or clearinghouse where executed; to any applicable policies and/or procedures of Green Pier; and to any applicable federal or state laws, rules, and regulations.

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 of 1933):

- I 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 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 ensure that my account transactions comply with all applicable laws and regulations, understanding that any transaction subject to special conditions may be delayed until those conditions are met;
- 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 specifically tell Green Pier otherwise. 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. By opening or maintaining my account, I acknowledge that Green Pier does not solicit offers to buy or sell securities or any other product or service, to any person in any jurisdiction where such offer, solicitation, purchase, or sale would be unlawful under the laws of such jurisdiction.

I understand that if I 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.

Resolving unpaid debts or other obligations

If my 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.

I understand and agree that at any time Green Pier may reduce my available balance based on obligations that have been incurred but not yet debited.

I understand that Green Pier has additional choices for resolving unsatisfied obligations. Like many other securities brokers, Green Pier reserves the right to sell, transfer, or otherwise use any assets or other property in which I have an interest—either currently or at any other time—to discharge any obligations I may have to Green Pier and to do so without further notice or demand.

Green Pier may also use property to satisfy any obligation. Although Green Pier may use other methods when Green Pier determines they may be more appropriate, Green Pier reserves the right to use the provisions described in this section at any time.

Transaction settlement deadlines

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 and Exchange Traded Funds (“ETFs”) 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 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.

Electronic Fund Transfer (“EFT”) transactions

EFTs are transfers of money between my bank and Green Pier via Automated Clearing House (“ACH”), that can be initiated online. EFT requires separate instructions from me. The two accounts involved in an EFT transaction must have at least one owner’s name in common (and that name must match exactly). They are normally completed within three business days of my request. Money deposited via EFT 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 in my account 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.

In order to use the payment functionality associated with my account, I must open a "Dwolla 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 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 I will access and manage my Dwolla Account through the website associated with my account, and Dwolla account notifications will be sent by Green Pier, not Dwolla. Green Pier will provide customer support for my Dwolla Account activity and can be reached at service@greenpier.com.

Fees

Green Pier may charge fees in addition to those described herein, including those referenced in the applicable fee schedule. Except as provided herein, such fees will be debited from my account. It is my responsibility to ensure sufficient funds are available to pay any applicable fees. Green Pier may sell any or all of the assets in my account to satisfy any unpaid fees and shall not incur any liability due to the sale of assets under such circumstances. 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.

I understand that there is a monthly account service fee associated with my account in the amount stated in the applicable fee schedule ("Monthly Fee") that I may pay from a designated bank or credit union account. I agree to provide Green Pier with accurate information for a bank or credit union account that is owned by me that can be linked to my account ("Linked Account"), to update information as needed so a valid Linked Account is associated with my account at all times, and to maintain sufficient funds in the Linked Account to satisfy any Monthly Fee due. I 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. I understand 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. At its discretion, Green Pier may temporarily waive or discount the Monthly Fee.

By entering into this agreement, I acknowledge that the Monthly Fee is a fixed fee that does not vary based on the size of my account and, accordingly, the overall fee paid may be disproportionately high

relative to the value of my account. Depending on the size of my account and the level of expected investment activity, I may be able to obtain less costly brokerage services through other investment firms that charge asset-based fees or transaction-based fees. Thus, by entering into this agreement, I represent and warrant that I have determined that the monthly fee is reasonable irrespective of the value of my account.

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. Amounts that settle from the sale of securities or that are deposited into my account by ACH (Automated Clearing House) will generally be invested in the core account by close of business on the business day Green Pier is in receipt of such funds. In certain circumstances, Green Pier gets the use of such amounts from the time it receives funds until the core account purchase 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.

4. 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 undertake to transfer, in an appropriate and timely manner consistent with applicable state law, the custodial property of the account to the beneficiary. In the event that the custodial property of the account is not transferred accordingly, I agree that 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) in the event 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.

5. Joint Accounts

If this is a joint account, "I" also refers to all account holders, jointly and severally. All account holders agree that any account holder has authority on behalf of the joint account 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 holder without notice to any other account holder, and to deliver any or all monies, securities, or other property to any joint account holder upon the instructions of any joint account holder, or to any other duly authorized person upon such instructions, even if such delivery or payment is to that joint account holder 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.

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).

6. 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 holder or of the last surviving account holder in eligible joint accounts ("Date of Death"). The term "account holder" in this section of this agreement means an individual account owner and, in the case of an eligible joint account, means each account holder or the last surviving joint owner as indicated by the context. References to the estate of the account holder shall mean the estate of the last surviving account holder. 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 holder.

The account holder may at any time change the named beneficiaries or revoke the beneficiary designations made under the TOD registration by completing a new beneficiary designation form. A subsequent beneficiary designation form will revoke a prior designation of beneficiaries when the subsequent form 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"). Except as provided with respect to descendants of the account holder who become beneficiaries because the account holder has selected per stirpes, changes in the relationship between the account holder 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 holder and received and accepted by Green Pier.

The term "per stirpes" means that if any primary or contingent beneficiary dies before the account holder but has surviving descendants, that beneficiary's share is paid to such surviving descendants by right of representation. If the account holder 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 holder, the personal representative of the estate of the account holder, 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 holder.

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 holder or the personal representative of the estate of any account holder; (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 holder.

7. 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 regulatorily required 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.

8. Fractional Share Trading

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.

Fractional trading

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 I cannot 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 .001 rounding convention described above), will be handled in accordance with the process described in the section titled "Undistributable Interests" below.

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).

9. Dividend Reinvestment Program

If I participate in the dividend reinvestment program, all dividends paid on eligible securities are automatically reinvested in additional shares of the same security. ("Dividends" here means cash dividends, capital gain distributions, and special dividend payments, but not cash-in-lieu payments or late ex-dividend payments.) I may elect to reinvest dividends for either all eligible securities in my account (whether held currently or in the future) or no securities. I may not designate only specific securities in my account for reinvestment. When I elect to participate in the dividend reinvestment program, I authorize Green Pier to purchase shares of that security for my account. If I do not elect to participate in the program any Dividends will be deposited into the Core Position.

Although for dividend reinvestments my regular account statement takes the place of a confirmation, I can obtain immediate information the day after the reinvestment date by contacting Green Pier.

To be eligible for this feature, a security must be:

- a closed-end fund, exchange traded fund, domestic common stock, ADR, GDR, PLC, or MLP; and
- held in street name by Green Pier (or at a securities depository on its behalf).

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

- the security is eligible;
- I own the shares on the dividend record date;
- my position in the security has been settled on or before the record date;
- the 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)
- 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 dividend reinvestment and credit such dividends in cash at any time without notice. Additionally, Green Pier reserves the right to terminate or amend the reinvestment program at any time, including instituting commissions or transaction fees. I will be notified in advance of any material changes to the Dividend Reinvestment Program.

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.

I will be entitled to receive proxy voting materials and voting rights for an enrolled security 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 within Green Pier (for example, by changing from individual to joint registration), I must re-enroll my securities for reinvestment.

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 Service will be confirmed on my regular periodic brokerage account statement.

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 Green Pier dividend reinvestment program 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.

10. 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.

11. Monitoring My Account

As an Account owner, I am responsible for monitoring my account. This includes making sure that all transactions are accurate and that I am receiving 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 understand that Green Pier does not monitor my account and has no duty to advise me of any issue regarding my account. Green Pier does not have any ongoing responsibility to monitor an investment strategy, account type or securities bought, sold, or held in my Account.

So long as Green Pier sends communications to me at the physical or electronic address of record, given during the account setup process and subsequent updates, via notifications in a mobile app or via text message to the mobile number of record, or to any other address given 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 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.

If I have not received a communication I expected, or if I have a question or believe I have found an error in any communication from Green Pier, contact Green Pier immediately, then follow up with written notice.

I additionally 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 placed an order and have not received an accurate confirmation of the order or of its execution within five (5) business days
- I received confirmation of an order I did not place, or any similar conflicting report
- There is a discrepancy in the account balance, security positions or order status reported to me by Green Pier
- 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

If I fail to notify Green Pier when any of the above conditions occur, neither Green Pier nor any of its employees, agents, affiliates, control persons, or its parent, nor any third parties, can or will have any responsibility or liability to me or to any other person whose claim may arise through me for any claims with respect to the handling, mishandling, or loss of any order or information. Notwithstanding my notification to Green Pier, Green Pier shall not be liable for any losses except as expressly set forth in this Agreement. I understand that Green Pier shall not be deemed to have received any order electronically transmitted by me until Green Pier has acknowledged to me that the order has been received by Green Pier. I accept full responsibility for the monitoring of my account.

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.

12. Limits of Responsibility

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.

I therefore agree that Green Pier is not responsible for any losses (meaning claims, damages, actions, demands, investment losses, or other losses, as well as any costs, charges, attorneys' fees, or other fees and expenses) that I incur directly or indirectly by government restrictions, exchange or market rulings, suspension of trading, war, strikes, or other conditions beyond Green Pier's control or any agreement between the parties. This includes, for example:

- any action that is done in accordance with the procedures described in this agreement or securities prospectus and/or disclosure document;
- the acceptance or processing of any order placed on my account, whether received electronically or through other means, as long as the order reasonably appears to be authentic;

- investment decisions or instructions placed in my account, or other such actions attributable to me or any authorized person;
- occurrences related to governments or markets, such as restrictions, suspensions of trading, bank closures or bank regulatory, legal or other limitations or restrictions, or high market volatility or trading volumes;
- uncontrollable circumstances in the world at large, such as wars, earthquakes, power outages, pandemics, or unusual weather conditions;
- occurrences related to computers or communications, such as a network or systems failure, a message interception, or an instance of unauthorized access or breach of security;
- the storage or use of information about me and my account(s) by Green Pier's systems or transmission of this information between Green Pier and me;
- any debits to my account that are not honored because my account has insufficient funds.

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.

13. Indemnification

I agree to indemnify Green Pier from, and hold Green Pier harmless for, any losses (as defined in "Limits of Responsibility") resulting from my actions or failures to act, whether intentional or not, including losses resulting from actions taken by third parties.

Beyond taking reasonable steps to verify the authenticity of instructions, Green Pier has no obligation to inquire into the purpose, wisdom, or propriety of any instruction Green Pier receives.

14. 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 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. All transactions through Green Pier are subject to the rules, guidelines, and customs of the marketplace where they are executed, and those of any clearing facility Green Pier may use, as well as applicable state and federal laws and any Green Pier trading policies and limitations that are in effect at the time.

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 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.

Referring Credit Union

If for any reason my relationship with the referring credit union is terminated, this 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.

When my account is closed, I authorize Green Pier to transfer all amounts in my Core Position to my linked bank account. 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 bank 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.

15. Notices and Disclosures

Non-transferable securities

In the event that any securities in my account become non-transferable, Green Pier may remove them from my account without further notice. Non-transferable securities are those where transfer agent services have not been available for six or more years. A lack of transfer agent services may be due to a number of reasons, including that the issuer of such securities may no longer be in business and may even be insolvent.

I note the following:

- There are no known markets for these securities;
- Green Pier is unable to deliver certificates to me representing these positions;
- These transactions will not appear on Form 1099 or any other tax reporting form;
- The removal of the position will not be reported as a taxable distribution, and any reinstatement of

the position will not be reported as a contribution;

- If transfer agent services become available sometime in the future, Green Pier will use its best efforts to have the position reinstated in my account;
- Positions removed from my account will appear on my next available account statement following such removal as an "expired" transaction.

By opening and maintaining an account with Green Pier, I consent to the actions as described above, and I waive any claims against Green Pier arising out of such actions. I also understand that Green Pier does not provide tax advice concerning my account or any securities that may be the subject of removal from or reinstatement into my account, and I agree to consult my tax advisor concerning any tax implications that may arise as a result of any of these circumstances.

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 is true, accurate, and complete. I will promptly notify Green Pier if or when beneficial ownership changes.

Sharing of Information and Credit Report

Any information I provide to Green Pier maybe shared by Green Pier with third parties for the purpose of validating my identity and may be shared for other purposes in accordance with the Green Pier Fintech LLC 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 tape-record conversations with me in order to verify data about any transactions I request, and I consent to such monitoring or recording.

Bearer-Share Entities

Green Pier does not permit bearer-share entity accounts known to Green Pier on its platform. If it comes to Green Pier's attention that an entity account has issued or is permitted to issue bearer shares, Green Pier will restrict the account to permit liquidations only.

Information Provided to Issuers

I understand that 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.

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, Title 6, sections 72.1021 and 73.103, I, as an account owner, may designate a representative for the purpose of receiving a due diligence notice; however, I am not required to designate a representative. If I add a designated representative, Green Pier is required to 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 Marital Property Act

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.

16. 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, I and Green Pier 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 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 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
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