

CUSTOMER INFORMATION DOCUMENT

This document is designed to inform you of the relationship between Computer Clearing Services, Inc. (CCS), you and your Broker. Information contained herein provides consideration for and further defines and forms part of the contractual relationship by which CCS carries and services your account. CCS has entered into an agreement with your Broker and its customers. CCS, a California based clearing firm, is a member of the National Association of Securities Dealers, Inc. (NASD) and the Securities Investors Protection Corporation (SIPC).

If you wish to trade on margin and/or trade options, you must execute margin and/or option agreements in addition to the standard account agreement. Your account will be maintained under the terms and conditions of all applicable agreements.

Pursuant to applicable federal laws, to rules and regulations promulgated under such laws, and to applicable rules and regulations of the exchanges, markets and clearing corporations on which you may effect transactions in securities, you are hereby advised that CCS and your Broker have entered into an agreement allocating between CCS and your Broker various responsibilities with respect to your account. These responsibilities are detailed below.

YOUR BROKER'S RESPONSIBILITIES

Your broker has sole responsibility for:

- Obtaining and verifying all relevant facts about you when your account is opened and at all times thereafter, collecting all required documentation, and accepting or rejecting your account based upon such relevant facts.
- Any and all securities transactions effected or omitted from being effected in your account.
- Insuring suitability of the nature, amount and frequency of investments in your account.
- Investment recommendations, excessive activity, and transactions in securities not registered or exempt from registration under applicable laws; and transactions in states in which your Broker may not be properly registered or exempt from registration.
- Monitoring and reviewing any investment device given to you by your Broker or any of its employees, and insuring that any orders placed for you are placed either by your Broker or by a person to whom you have granted trading authorization.
- Recording and executing, or transmitting to CCS or other Brokers, orders or instructions from you with respect to your account, as well as correctly entering and promptly transmitting your orders.
- Insuring that your Broker's employees comply in all respect with applicable federal, state, exchange and association laws, rules and regulations.
- Investigating promptly and resolving any inquiry or complaint directed by you to your Broker or CCS.
- Furnishing you with any required prospectus and with the option risk disclosure document if applicable.

CCS RESPONSIBILITIES

- Carrying your account on a fully disclosed basis and executing orders and/or clearing trades received for your account in accordance with your Broker's instructions. CCS has no obligation to investigate or make any determination regarding the authenticity or advisability or such orders. CCS will not execute orders received directly from you.
- Generating and mailing confirmations of all transactions in your account, and generating and mailing periodic statements of the status of your account.
- Receiving, Delivering and transferring securities; receiving, holding and disbursing cash; receiving and disbursing dividends and interest; and processing exchange offers, rights offerings, warrants, tender offers and redemptions.
- Generating and maintaining books and records required pursuant to SEC Rules 17a-3 and 17a-4.
- Extending credit on margin accounts and complying with the requirements of Regulation T of the Federal Reserve board. You must deliver to your Broker a properly signed margin agreement and consent to loan of securities before your broker can accept an order for a margin trade.

- Safeguarding your funds and securities where such funds and securities are in CCS's possession or control.
- Transferring your account upon your written request.

CUSTOMER'S RESPONSIBILITIES

- As the customer of a securities broker/dealer, you have certain obligations and responsibilities regarding the purchase and sale of securities and the maintenance of a securities account. These obligations and responsibilities are detailed in part on the customer agreement, margin and option account forms, confirmations and account statements. The following information is intended to supplement the terms and conditions of the referenced agreements. For purposes of the various agreements, the terms "securities and other property" means, but is not limited to, money, securities, financial instruments and commodities of every kind and nature and related contracts and options. This definition includes securities of other property currently or hereafter held, carried or maintained by CCS or by any CCS affiliate, or for any purposes in the possession or control of CCS or its affiliate, or in any account now or hereafter opened including any account in which you may have an interest.
- **COMMUNICATING WITH YOUR BROKER.** You are responsible for knowing your individual broker/dealer and account executive. You should communicate and instruct your broker with regard to such items as, but not limited to, your present address, investment goals, requests for information, special instructions, and concerns or complaints regarding your account and handling of cash and/or securities for your account.
- **REVIEW OF INFORMATION RECEIVED FROM CCS.** Because of the specific regulatory requirements for settlement and delivery of cash and/or securities, you are responsible for reviewing any confirmation, receipt, check or statement received from CCS. In reviewing confirmations, receipts or checks, any errors must be reported to CCS in writing within two days after the date of said document. Errors on statements must be reported to CCS in writing within 10 days of the date of the statement. Failure to so notify CCS in writing of any such error shall be binding upon you.
- **YOUR BROKER ACTS AS YOUR AGENT WITH CCS.** You understand that CCS is NOT acting as your agent in any manner whatsoever and that CCS will only execute trades or take direction regarding your account from the Broker representing you. You hereby acknowledge that relationship and direct CCS to execute and act upon all matters regarding your account pursuant to information and direction received from said Broker subject to CCS's rights under the cited agreement and CCS's agreement with the Broker.
- **DELIVERY OF SECURITIES.** Subject to any indebtedness you may have to CCS, you are entitled upon appropriate demand to receive physical delivery of fully paid securities in your account

- **TRANSACTIONS AND SETTLEMENTS.** All orders for the purchase of sale of securities and other property will be deemed authorized by you upon receipt by CCS of such orders from your Broker. The order will be executed with the understanding that an actual purchase or sale is intended and that it is your intention and obligation in every case to deliver certificates to cover any and all sales or to receive and pay for certificates upon CCS's demands. You understand that in the event a short sale of any securities or other property is made at your direction, or if you fail to deliver to CCS any securities and other property necessary to enable CCS to make delivery, you agree to be responsible for any cost or loss CCS may incur, or the cost of obtaining the securities and other property if CCS is unable to borrow it. CCS is hereby authorized by you to complete all such transactions and is authorized to make such advances and expend such monies as are required, for such you shall be liable.
- **FEES AND SATISFACTION OF INDEBTEDNESS.** You understand, in opening and maintaining a securities account, that certain expenses may be incurred. You agree to satisfy, upon demand, any indebtedness and to pay any debit balance remaining when your account is closed, either partially or totally, or when your balances in securities or cash are insufficient to cover cost generated in the account. Your account may not be closed without CCS first receiving all securities and other property for and other property for which the account is short and all funds to pay in full for all securities and other property in which the account is long. However, you acknowledge that CCS has the right to freeze your account and all assets in the account pending settlement of full payment, and to liquidate the assets to cover any debit balance. In the event a debit arises in your account because of account services, including but not limited to account transfers, wire transfers, returned check fees or securities transfers, you shall be responsible for and shall pay the same. In the event of failure to pay the account debit or insufficient payment on a securities purchase, CCS reserves the right, in its sole discretion, to (i) cancel the transaction and book the securities to the Broker's inventory, with the Broker liable for any loss incurred, (ii) sell out the securities purchased and debit any loss to your account or to your Broker, and/or (iii) initiate action to collect the debit.
- **DISCLOSURES REGARDING LIQUIDATIONS AND COVERING POSITIONS.** Notwithstanding a general policy of notifying your broker of a margin deficiency in your account, CCS is not obligated to request additional margin from you in the event your account falls below minimum maintenance requirements. To insure that minimum maintenance requirements are satisfied, in certain circumstances CCS may liquidate securities and/or other property without notice to you or your Broker.
- **LIQUIDATIONS AND COVERING POSITIONS.** You acknowledge that CCS has the right to require additional collateral or to liquidate any securities and other property whenever in CCS's discretion CCS considers it necessary for CCS's protection, including but not limited to: your failure to meet promptly any call for additional collateral; the filing of a petition of bankruptcy by or against you; the appointment of a receiver filed by or against you; an attachment levied against any account in which you have an interest; or your death. In any such event, CCS is authorized to sell any and all securities and other property in any of your accounts whether carried individually or jointly with others, to buy any and all securities or other property which may be short in such accounts, to cancel any open orders and to close any or all outstanding contracts, all without demand for margin or additional margin, other notice of sale or purchase or other notice or advertisement, each of which is expressly waived by you.
- **LEINS.** All securities and other property which you may have in any account, or any securities or property in which you may later obtain an interest, shall be subject to a lien for the discharge of any and all indebtedness or obligations you may have to CCS. All such securities and other property shall be held by CCS as security for the

payment of any such obligations or indebtedness to CCS in any account in which you may have an interest. Subject to applicable law, CCS may at any time and without prior notice to you, use and/or transfer any or all such securities or other property interchangeably in any accounts in which you have an interest. CCS may liquidate such securities or other property without notice and apply the proceeds to cover any debits created in any of your accounts.

- **GENERAL PROVISIONS**

- a) You may not assign the rights and obligations hereunder without first obtaining the prior written consent to CCS.
- b) In the event that any provision of the agreement or its related agreements, as specified herein above, is held to be invalid, void or unenforceable by reason of any law, rule, administrative order or judicial decision, that determination shall not affect the validity of the remaining provision of this agreement.
- c) The terms as specified in the new account and margin agreements, as well as on the confirms and account statements, and all the terms thereof, shall be binding upon your heirs, executors, administrators, personal representatives and assigns.
- d) In the event that CCS utilizes the services of counsel to enforce any of its rights hereunder, whether or not litigations commenced, you hereby acknowledge responsibility for such reasonable fees and cost as may be incurred.

This agreement and its enforcement shall be governed by the laws of the State of California and its provision shall be continuous.

RETAIN THIS DOCUMENT FOR YOUR RECORDS

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