

**JOINT ACCOUNT AGREEMENT**  
**JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP**

**CLIENT INFORMATION**

We, the undersigned, hereby request and authorize you to open a joint account in our names, as to which we are **joint tenants** of said account with **rights of survivorship** so that in the event of the death of any of the undersigned, the entire account shall become the property of the survivor(s).

Name and Address of Joint Tenants

In consideration of your carrying a joint account for the undersigned, the undersigned jointly and severally agree that each of them shall individually have authority on behalf of the joint account to: close, terminate, or transfer the joint account; buy, sell (including short sales), and otherwise deal in, through you as brokers, stocks, bonds, options and other securities and commodities, on margin or otherwise; receive on behalf of the joint account demands, notices, confirmations, reports, statements of account and communications of every kind; receive on behalf of the joint account money, securities and property of every kind and to dispose of same; make on behalf of the joint account agreements relating to any of the foregoing matters and to terminate or modify same or waive any of the provisions thereof; and generally deal with you on behalf of the joint account as fully and completely as if he or she alone were interested in the said account, all without notice to the other or others interested in said account. You are authorized to follow instructions from any of the undersigned individually in every respect concerning the said joint account with you and to make deliveries to any of the undersigned, or upon his or her instructions, of any or all securities in the said joint account, and to make payments to any of the undersigned, or upon his or her order, of any or all monies at any time or from time to time in the said joint account as he or she may order and direct, even if such deliveries and/or payments shall be made to him or her personally, and not for the joint account of the undersigned. In the event of any such deliveries of securities or payments of monies to any of the undersigned as aforesaid, you shall be under no duty or obligation to inquire into the purpose or propriety of any such demand for delivery of securities or payment of monies, and you shall not be bound to see to the application or disposition of the said securities and/or monies so delivered or paid to any of the undersigned or upon his or her order. The authority hereby conferred shall remain in force until written notice of the revocation addressed to you is delivered at your main office.

The liability of the undersigned with respect to said account shall be joint and several. The undersigned further agree jointly and severally that all property you may at any time be holding or carrying for the joint account or for any one or more of the undersigned in this or a different joint or non-joint account shall be subject to a lien in your discharge of the obligations in any other account maintained by the undersigned to you, such lien to be in addition to and not in substitution of the rights and remedies you otherwise would have.

It is further agreed that in the event of the death of either or any of the undersigned, the survivor or survivors shall immediately give you written notice thereof, and you may, before or after receiving such notice, take such proceeding, require such papers and inheritance or estate tax waivers, retain such portion of and/or restrict transaction in the account as you may deem advisable to protect you against any tax, liability, penalty or loss under any present or future laws or otherwise. The estate of any of the undersigned who shall have died shall be liable and each survivor shall continue to be liable jointly and severally to you for any net debit balance or loss in said account in any way resulting from the completion of transactions initiated prior to the receipt by you of the written notice of the death of the decedent or incurred in the liquidation of the account or the adjustment of the interests of the respective parties. Until written notice of such death is received by you, you are authorized to execute all orders and instructions of such survivor.

In the event of the death of either or any of the undersigned, the interests in the account shall be as designated above, but any taxes, costs, expenses or other charges becoming a lien against or being payable out of the account as a result of the death of the decedent, or through the exercise by his or her estate or representatives of any rights in the account shall, so far as possible, be deducted from the interest of the estate of such decedent.

Notwithstanding the foregoing, you are authorized, at your discretion, to require joint or collective action by all of the undersigned with respect to any matter concerning their joint account, including, but not limited to, the giving or cancellation of orders, and the withdrawal of money or securities, and in the event you should receive conflicting instructions from each of the undersigned, you are authorized at your sole discretion and without liability to any of us because of fluctuating market conditions or otherwise to do any one or more of the following: (1) select which instructions to follow and which to disregard; (2) suspend all activity in said account, and refuse to buy, sell or trade any security or commodity, and refuse to disburse any monies or properties, except upon further written instructions signed by all of the undersigned; (3) close said account and send any and all securities, monies, or other property by ordinary mail to the address of record; and (4) file an interpleader action in any appropriate court, in which event you shall be entitled to recover all costs including reasonable attorneys' fees.

Subject to the provisions hereof, all notices or communications for the undersigned with respect to the joint account are to be directed to the address given above.

**SIGNATURES**

Signature of Joint Tenant	Date	Signature of Joint Tenant	Date
Print Name from Signature Above		Print Name from Signature Above	

All joint tenants must sign. Attach an extra page if necessary.