



Account Number \_\_\_\_\_

Rep ID \_\_\_\_\_ Alternate Branch \_\_\_\_\_

**STANDARD CHECKING APPLICATION**

**CLIENT INFORMATION**

Name and Address	Telephone Number
	Cash Sweep Selection

**CHECKING OPTIONS**

Name and Address on Checks	Telephone Number (list only if you desire on checks)
	Driver's License Number (list only if you desire on checks)
	Type of Checks Ordered (see last page for options)
	Check images are available on <a href="http://www.investor-connect.com">www.investor-connect.com</a> .

**SHIPPING OPTIONS**

First Class – \$5     Overnight – variable     Bulk Mail – free (default)

**SIGNATURES**

By signing this Agreement, I acknowledge that:

- I. My Standard Account is subject to all terms and conditions included in the Standard Account Agreement.
- II. I understand that if my Standard Account is a retirement plan established under Internal Revenue Code 408(a), 408(p), 408(k), a custodial account established under either the Uniform Transfer to Minors Act or Uniform Gift to Minors Act, or a Fund Advisory Account, I may not utilize a margin account and that I cannot borrow against the securities held in my account.
- III. I have received a copy of the Standard Checking Statement of Terms and Conditions and fee schedule, have had an opportunity to read them, and consent to all of their provisions.
- IV. This Agreement has not been altered or revised in any manner by me, and I agree to be bound by its terms and conditions in their entirety.
- V. RBC Correspondent Services, a division of RBC Capital Markets, LLC ("RBC CM"), Member NYSE/FINRA/SIPC, is entitled to rely upon the information provided in this form until written notice of its revocation is provided to us.

**All Account Owners must sign below.**

Account Owner Signature (Trustee signature, if a Trust)      Date	Co-Owner Signature (Co-Trustee signature, if a Trust)      Date
Print Name from Signature Above	Print Name from Signature Above
Co-Owner Signature (Co-Trustee signature, if a Trust)      Date	Co-Owner Signature (Co-Trustee signature, if a Trust)      Date
Print Name from Signature Above	Print Name from Signature Above

**This application must be accompanied by an executed Standard Checking Statement of Terms and Conditions.**

Approved By: Financial Advisor      Date	Firm Principal      Date
--	--------------------------

**Please see next page for additional services available to you. Return to Document and Imaging Services**

Additional signers, see attached R\_UADS form.



Account Number \_\_\_\_\_

Rep ID \_\_\_\_\_ Alternate Branch \_\_\_\_\_

**STANDARD CHECKING APPLICATION**

**STANDARD CHECKING APPLICATION - ADDITIONAL SIGNERS**

I hereby authorize the following individual to sign the checks on the account.

**Trust accounts:**  
I, the undersigned Trustee(s), represent and warrant that I have full authority under the Trust Agreement and applicable law to authorize, and do hereby authorize the following individual to sign my Standard Account checks.

Authorized Signer Signature	Date	Print Name of Authorized Signer
-----------------------------	------	---------------------------------

Notary Public Signature	Date	Seal Here
-------------------------	------	-----------

**STANDARD CHECKING APPLICATION - ADDITIONAL SIGNERS**

I hereby authorize the following individual to sign the checks on the account.

**Trust accounts:**  
I, the undersigned Trustee(s), represent and warrant that I have full authority under the Trust Agreement and applicable law to authorize, and do hereby authorize the following individual to sign my Standard Account checks.

Authorized Signer Signature	Date	Print Name of Authorized Signer
-----------------------------	------	---------------------------------

Notary Public Signature	Date	Seal Here
-------------------------	------	-----------

**STANDARD CHECKING APPLICATION - ADDITIONAL SIGNERS**

I hereby authorize the following individual to sign the checks on the account.

**Trust accounts:**  
I, the undersigned Trustee(s), represent and warrant that I have full authority under the Trust Agreement and applicable law to authorize, and do hereby authorize the following individual to sign my Standard Account checks.

Authorized Signer Signature	Date	Print Name of Authorized Signer
-----------------------------	------	---------------------------------

Notary Public Signature	Date	Seal Here
-------------------------	------	-----------

**ACCOUNT OWNER ADDITIONAL SIGNER AUTHORIZATION**

Account Owner Signature (Trustee signature, if a Trust)	Date	Co-Owner Signature (Co-Trustee signature, if a Trust)	Date
---	------	---	------

Print Name from Signature Above	Print Name from Signature Above
---------------------------------	---------------------------------

Co-Owner Signature (Co-Trustee signature, if a Trust)	Date	Co-Owner Signature (Co-Trustee signature, if a Trust)	Date
---	------	---	------

Print Name from Signature Above	Print Name from Signature Above
---------------------------------	---------------------------------

**STANDARD CHECKING APPLICATION****STANDARD CHECKING STATEMENT OF TERMS AND CONDITIONS****Introduction.**

This statement governs the checkwriting feature of my securities account ("Account") introduced by my brokerage firm ("Firm") to RBC CM. By signing the Standard Checking Application or by writing a Check, I and each co-owner of my Account agree to be bound by this Statement of Terms and Conditions. I understand that in order to utilize the checkwriting feature on my Account, I may be required to deposit cash, securities or both.

**Definitions.**

In this statement:

- "I", "me", and "my" means each person who signs the Standard Checking Application.
- "You", "your", and "RBC CM" means RBC Correspondent Services, a division of RBC Capital Markets, LLC, its affiliates, agents, employees and assigns.
- "Checks" mean both checks and check-like instruments technically known as payable through drafts by which I may withdraw funds from my Account.
- "Securities and/or other property" means, but is not limited to, money, securities, mutual fund shares, stocks, bonds, notes, options, governmental obligations, and financial instruments (except commodities transacted in a separate commodities account that you maintain for me).
- "Bank" means Wells Fargo Bank N.A., Red Wing, MN, or Bank One, Delaware, OH, or a successor institution of either one of them.
- "Business Days" means days on which RBC CM is open for business and, as applicable, days on which the Bank is open for business. Generally, Business Days are Monday through Friday, except holidays when the New York Stock Exchange is closed.)

**Description of Checkwriting Feature**

**1. Access to Assets.** As a person who has executed a Standard Checking Application, I am entitled to exercise certain checkwriting privileges. By writing a Check, I may withdraw funds from my Account. Checks are drawn on RBC CM, but are payable through the Bank. Upon presentment by the Bank, RBC CM will pay my Checks if my Authorized Limit, as defined in Section 2, on the day each Check is presented to RBC CM exceeds the amount of the Check.

**2. Authorized Limit.** The amount available at any time for Check transactions (the Authorized Limit) will be the total of:

- a) the uninvested free credit cash balance in my Account held pending investment;
- b) the net asset value of my shares or interests in my Automatic Cash Investment Fund; and
- c) if I have opened a Margin Account, then the available margin loan value of securities held in my Margin Account. The total of these amounts may be reduced by the amount of all Checks paid by but not yet reimbursed to RBC CM. I acknowledge that my Authorized Limit may fluctuate from day to day.

**3. Authorized Deductions.** The Bank will notify RBC CM daily as to the amount of any Checks presented to the Bank. To reimburse RBC CM for payment of my checks, I authorize these deductions to occur in the following order, to the extent that sufficient funds can be provided, from the following sources:

- a) First, from the free credit cash balance in my Account pending investment.
- b) Second, if the free credit cash balance is insufficient, and if my cash credit balances are invested in an Automatic Cash Investment Fund, I authorize and instruct RBC CM to sell or redeem enough of my shares or interests to cover the amount due.
- c) Third, if I have opened a margin account (and executed a separate margin agreement) (a "Margin Account") with RBC CM, then, if such sources together are insufficient, RBC CM will lend funds to me in an amount sufficient for reimbursement payments to the extent possible within the available margin loan value of the securities in my Margin Account. This amount cannot exceed the margin loan value of securities in my Margin Account, which will serve as collateral for the loan. If RBC CM makes such advances, I will be charged interest from the date RBC CM makes payment to the Bank or itself on my behalf at the same rate and in the same manner as interest is charged by RBC CM for other margin loans.

Each payment by RBC CM to the Bank or itself reduces my Authorized Limit by the amount of the payment. I agree to maintain securities and other property in my Account to ensure that my Authorized Limit is sufficient to cover all Checks I write.

**4. Debits and Charges.** RBC CM will reimburse itself daily for:

- a) Checks that have been presented by the Bank and authorized for payment by RBC CM on my behalf;
- b) Charges or amounts I owe RBC CM for securities purchases I make, direct or order; and
- c) Loan repayment amounts that I may owe to RBC CM.

**5. Overdrafts.** I understand that if I write a Check that exceeds my Authorized Limit, the Check may either be paid or returned. If the Check is paid, I will have an overdraft that I agree to repay immediately to RBC CM. My obligation to pay such amounts to RBC CM shall be absolute and unconditional, even if RBC CM made such payment by mistake (for example, if my Authorized Limit was insufficient on the date such charges were presented to RBC CM). I understand that RBC CM intends to direct the Bank to return unpaid any Checks that exceed my then-applicable Authorized Limit.

**6. Stop Payments.** I understand that if I do not want the Bank to pay a Check that I have written, I may request RBC CM to place a stop payment order on the Check by notifying the Firm orally or by mail before the Check has been paid. I understand that my stop payment order must contain the account number, the number, date and amount of the Check and the name of the payee. I understand that if there are co-owners of the account, RBC CM will accept a stop payment order from any owner, regardless of who signed the Check. If my stop payment request is honored, I agree that I will hold RBC CM and the Bank harmless for all expenses each incurs on account of the stop payment order. If, contrary to such stop payment order, payment is nevertheless made through inadvertence, accident or oversight, I agree that the liability of the Bank and RBC CM will be limited to the amount of the actual loss sustained up to the amount of the Check.

**7. Fees, Interest, and Other Charges.** All fees that are related to the Checkwriting feature of my Account will be automatically debited against the available cash or money market fund shares in my Account. RBC CM will deduct all such fees from my Account when it is opened and as they are incurred thereafter. Specific fees are outlined on the Fee Schedule.

I also agree to pay:

- a) agency commissions or dealer charges that you impose on transactions in my accounts;
- b) fees and costs that you incur in connection with transactions in my accounts;
- c) custody or other fees that you may impose with respect to my accounts; and

**STANDARD CHECKING APPLICATION****STANDARD CHECKING STATEMENT OF TERMS AND CONDITIONS CONTINUED**

d) such charges as you may apply toward costs of using your facilities and extra services.

I agree to pay interest to you on any debit or delinquent balances. The interest rate paid will be your customary rate but never over the maximum lawful rate, if any. I further agree to pay on demand any debit balance owing with respect to my Account.

I may write Checks only in amounts that, when aggregated with my other Account charges, are within my Authorized Limit. My Checks may not be certified and the proceeds of my Checks will be mailed or wired in accordance with my Check payee's instructions or made available to me or the Check payee when available, which may, but will not necessarily be, on the business day following the date on which the Check is presented to RBC CM by the Bank.

**8. Privacy.** I authorize you to provide information to others concerning my credit standing and history to the extent lawfully requested and I understand that any information I provide to RBC CM in connection with my Account may be disclosed to the Bank. Otherwise, I understand that information about me or my account will be kept confidential in accordance with RBC CM's Privacy Policy.

**9. Periodic Reports.**

a) I will also receive a monthly account statement from RBC CM that will report the activity in my Account. This includes, but is not limited to:

- Securities bought or sold;
- All Checks drawn on RBC CM; and
- Any other charges against my Account during that month.

b) Transaction confirmations and statements of my Account will be conclusive as to accuracy and RBC CM's authorization to execute trades indicated on the confirmations or statements. I UNDERSTAND THAT I SHOULD REVIEW STATEMENTS OF MY ACCOUNT CAREFULLY. STATEMENTS FOR MY ACCOUNT SHALL BE CONCLUSIVE IF NOT OBJECTED TO IN WRITING WITHIN TEN (10) BUSINESS DAYS AFTER FORWARDING BY RBC CM TO ME BY MAIL OR OTHERWISE.

**10. Conduct of Accounts.** All transactions in my Account will be handled in accordance with and subject to each of the following:

- a) applicable constitutions, rules, regulations, bylaws, customs, and usages of the NYSE, Financial Industry Regulatory Authority, Inc. and any exchanges, markets, and clearing corporations, on which RBC CM executes and clears the transactions; and
- b) applicable rules and regulations of any governmental or regulatory body, including statutes and regulations of clearing house associations, the Federal Reserve Board and any Federal Reserve Bank to which items are forwarded, as they may be modified from time to time, having jurisdiction over the Bank.

**11. Termination of Checkwriting.**

a) I may terminate my participation in the checkwriting feature of my Account at any time upon written notice to RBC CM. RBC CM may terminate my participation in the checkwriting feature of my Account at any time. I remain responsible for any charges to my Account and any outstanding Check transactions that occurred before or after termination.

b) I will promptly return all unused Checks to:

**RBC Capital Markets, LLC  
Investment Access Department  
510 Marquette Avenue  
Minneapolis, Minnesota 55402**

c) Failure to return Checks to RBC CM may result in delay in complying with instructions as to the disposition of assets in my Account.

**12. Automatic Cash Investment Option.** Any available cash balance at the end of each week will be automatically invested or deposited in the cash investment option that I have designated on the Standard Checking Application. I may change my choice from time to time by notifying RBC CM in writing. If I fail to designate a cash investment option, RBC CM will select the Prime Money Market Fund managed by RBC Global Asset Management (U.S.) Inc. as my cash investment option.



Account Number \_\_\_\_\_

Rep ID \_\_\_\_\_ Alternate Branch \_\_\_\_\_

**STANDARD CHECKING APPLICATION**

**STANDARD CHECKING FEE SCHEDULE**

**CHECKING RELATED FEES**

Initial order of standard checks	Free
Initial order of optional check stock	Various
Check/deposit form re-orders	Various
Overnight delivery of checks	Various
First-Class delivery of checks	\$5.00
Single copy of a paid check	\$5.00
Rejected or insufficient funds (NSF) transactions	\$30.00
Stop payment	\$20.00

**WIRE TRANSFER/ACH BILL PAYMENT FEES**

Domestic wire transfer	\$20.00
International wire transfer	\$40.00
ACH debits	Free
ACH credits	Free
Returned or rejected ACH item (e.g. NSF)	\$30.00
ACH stop payment	\$20.00

All fees are subject to change.

Other check features are available. To inquire regarding additional features and pricing, please contact your Financial Advisor.

**STANDARD CHECKING CHECK TYPES**

Single checks with cover	Initial order free
3-per-page business checks	Additional fee
Laser and specialty checks	Additional fee