

Sample Letter to New Accounts

First Internet Securities Network
4800 Montgomery Lane, Suite 880
Bethesda, MD 20814

Dear New Customer:

Your broker, FIRST INTERNET SECURITIES NETWORK, ("broker") has entered into an agreement, ("agreement") with National Financial Services LLC, ("NFS") to provide certain trade execution, clearing and other services for the account(s) which you and other customers maintain with NFS through your broker.

Industry regulation requires that NFS and your Broker allocate between them certain aspects of the administration of your account(s), and to notify you of the basic allocation of services and functions performed by NFS and your Broker with respect to your account(s).

NFS is a registered broker-dealer and a member of the National Association of Securities Dealers, Inc., the New York Stock Exchange, Inc. and other national securities exchanges. However, the services which your Broker has engaged NFS to perform are limited to the processing of transactions, custody of your account and related activities.

1. - Your Broker is responsible for:

- a. the opening, approving and monitoring of your account(s), including obtaining, verifying and retaining your account information and documents, accepting your account(s) and monitoring trading and other activity in your account(s);
- b. determining whether any investment advice or recommendations given to you by your Broker or its employees are suitable for you, and that persons placing instructions for your account are authorized to do so. *NFS will not give you advice about your investments and will not evaluate the suitability of investments made by you, your Broker or any other party,*
- c. the acceptance of orders and other instructions from you regarding your account, and for promptly and accurately transmitting those orders and instructions to NFS. Under normal circumstances, NFS will not accept orders or instructions directly from you. Your Broker may send orders for the purchase or sale of securities to NFS for execution, or your Broker may execute the transaction and instruct NFS to post the execution to your account;
- d. operating in compliance with all applicable laws, rules and regulations relating to its own operations, the supervision of its sales representatives and other personnel, and the supervision of transactions and other activity in your account;
- e. maintaining the required books and records with respect to the functions it performs; and
- f. investigating and responding to any questions or complaints you have about your account(s), confirmations, your periodic statement or any other matter related to your account(s). Your Broker will notify NFS with respect to matters involving services performed by NFS.

2. NFS is responsible, at the direction of your Broker, for:

a. the execution, clearance and settlement of securities transactions processed through NFS by your Broker;

b. preparing and sending to you periodic statements of your account as well as confirmations of the transactions in your account(s) unless your Broker has undertaken to send confirmations. Certain of the information on your statements, such as prices and descriptions of securities, is obtained from third parties. While NFS believes such information to be reliable, it cannot guarantee the accuracy of the information. For more specific pricing information, and prior to placing orders, NFS suggests that you contact your Broker. In some cases, your Broker may instruct NFS to post transaction or other information to your account. NFS does not independently verify such information. NFS provides to your Broker copies of each confirmation and statement sent to you;

c. custody (or safekeeping) of funds and securities delivered to NFS on your behalf or received by NFS in connection with transactions in your account(s). NFS's handling of funds and securities which it holds or receives on your behalf is determined by ft instructions given by your Broker to NFS;

d. the receipt and delivery of funds and securities for your account in accordance with your Broker's instructions. NFS is not responsible for any funds or securities which are not actually delivered to it, or for any funds withdrawn from your account(s) by your Broker or its employees. Any cash or securities required to settle any transaction in your account(s) must be delivered to NFS on or before the settlement date for the transaction;

e. the extension of margin credit in connection with buying or maintaining securities in your account(s). Prior to trading on margin, you must deliver to NFS through your Broker a completed margin account agreement with NFS. You and your Broker are responsible to ensure that your margin accounts are at all times in compliance with Regulation T of the Federal Reserve Board, the rules of the Now York Stock Exchange, Inc. and other self-regulatory organizations and the house rules of the NFS. These rules are exclusively for the protection of NFS, and to the extent permitted by law, NFS will not be liable to you for any failure to comply with these rules. In addition, NFS will not determine whether any extension of margin credit for which you apply or accept is suitable or appropriate for you. Your Broker regularly receives from NFS information on the status of margin accounts and notice of changes in NFS's house rules. Your Broker is responsible for informing you of margin requirements of your account and how to comply with them. NFS has the right to take market action in your account if it does not meet margin requirements; and

f. maintaining the required books and records with respect to the functions it performs

This letter is not meant as a definitive enumeration of all aspects of your account but is a general overview only. If you have any questions or desire further information, please do not hesitate to call your Broker.

Very truly
yours,

A handwritten signature in black ink, appearing to read "Richard Barber", written in a cursive style.

Richard Barber
Executive Vice
President