

TWO OR MORE ACCOUNTS IN THE NAME OF ONE CLIENT

Gentlemen:

The undersigned hereby advises you that his/her _____ account and his/her _____ account both belong entirely to him/her, that no one else has any interest therein, that they are kept separate for his/her convenience and that each account unreservedly guarantees the other.

Dated, _____

(City)

(State)

Yours very truly,

F-249-9

Account Carried with National Financial Services Corporation