

Trading Direct, a Division of York Securities, Inc.

ONLINE SERVICE AGREEMENT AND SIGNATURE FORM

Please sign and mail this form to: Trading Direct, 160 Broadway, FL 7E, New York NY 10038

Account for:

Name:

Social Security #:

Address:

City, State, Zip:

Would you like to transfer your existing account to Trading Direct, a Division of York Securities, Inc?

Yes (appropriate forms will be forwarded to you).

No, not at this time.

For your convenience, Penson Financial Services, Inc (PFSI) will hold, free of charge, all securities you purchase, and all proceeds from sales, dividends and interest. Rule 14b-1(c) of the Securities Exchange Act, requires us to disclose to an issuer, unless you object, upon their request the name, address and securities position of our customers who are beneficial owners of the issuer's securities, which are held by us in nominee name. The issuer would be permitted to use your name and other related information for corporate communication only. If you object to this disclosure, check this box:

Please Read and Sign the Following for a Cash Account:

I would like to establish a brokerage account using Trading Direct a Division of York Securities, which clears all transactions through Penson Financial Services, Inc. I acknowledge by signing this agreement that I have received, read and understand the terms and conditions described in the Trading Direct, a Division of York Securities Online Brokerage and Electronic Services agreements, and agree to abide by these terms and conditions as they apply to my account. I further acknowledge that these terms and conditions may be subject to change, and agree to abide by these changes. I understand and acknowledge that Trading Direct, a Division of York Securities does not provide investment advice, tax advice or legal advice. I further understand and acknowledge that Trading Direct, a Division of York Securities does not provide advice or recommendations pertaining to the suitability, profitability or investment strategy of any specific security or investment.

IRS W-9 Certification. Under penalty of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and 2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and 3. I am a U.S. citizen or other U.S. person (defined below). You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

Definition of a U.S. person. For federal tax return purposes, you are considered a U.S. person if you are: An individual who is a U.S. citizen or U.S. resident alien, A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, An estate (other than a foreign estate), or A domestic trust (as defined in Regulations section 301.7701-7).

The Internal Revenue Service does not require your consent to any provisions of this document other than the certifications required to avoid backup withholding.

I (we) further acknowledge that I (we) have received, read and understand the pre-dispute arbitration clause located in the Trading Direct Online Brokerage Agreement, paragraph 8, and agree to resolve any disputes arising out of my (our) account by arbitration.

By signing this agreement, I (we) acknowledge the following: (1) That, in accordance with paragraph 8, I (we) agree in advance to arbitrate any controversies which may arise with each or both of you, and (2) I (we) have received of a copy of this agreement and (3) the information provided above is accurate and correct.

X

Signature

Date

For Office Use Only:

Approved by:

Account #