

DISCOUNT BROKERAGE DISCLOSURE AND SETTLEMENT FORM

The undersigned member and client of the Discount Brokerage Program acknowledges that he/she is aware that this program offers services which permit the member to invest in investment securities which are:

- **not federally insured;**
- **not obligations of the Credit Union;**
- **not guaranteed by the Credit Union** or any affiliated entity;
- **involve investment risks**, including the possible loss of principal;
- **may be offered by an employee who serves both functions** of accepting members' deposits and the selling of nondeposit investment products.

In addition, the Credit Union is not a registered broker-dealer. Investment securities are offered through **BestVest Investments LTD**, 208 W. Front St., Media, PA 19063 (800) 434-1776. Member NASD-SIPC-MSRB. Accounts are carried and cleared through Mesirow Financial, Inc., member NYSE-SIPC.

The undersigned member and client of the Discount Brokerage Program hereby authorizes their participating Credit Union to debit/credit his/her account for the settlement of all transactions effected relative to the execution of the services of the Discount Brokerage Program (including overnight delivery expenses). Settlement of such transactions shall take place in the Members' Credit Union Account Number.

Sign name(s) EXACTLY as shown on face of certificate

Signature (member/client)	Print name	Date
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Signature (joint party)	Print name	Date
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Brokerage account number _____

Credit Union account number _____

Daytime phone number _____