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Please answer the following by either circling YES or NO.

1. Do I understand my margin account? YES - NO
  
2. I understand by using margin I am borrowing money to purchase additional stock? YES - NO
  
3. I understand by using margin that I pay interest on the the money borrowed? YES - NO
  
4. I am aware that I may have to submit additional capital to maintain my positions in my margin account? YES - NO
  
5. I understand using margin increases risk on my investments? YES - NO
  
6. I have experience with using margin in the past? YES - NO

**At no time was I forced or persuaded to sign my name or agree to these terms.**

Signature: X\_\_\_\_\_

Date: \_\_\_\_\_

