Customer Agreement (Continued on page 2)

“We” and “us” refer to U.S. Bancorp Investments, Inc.; “I,” “me,” “my,” “you” and “your” refer to you, the client.

U.S. BANCORP INVESTMENTS IS NOT A BANK. U.S. BANCORP INVESTMENTS IS A CORPORATE ENTITY SEPARATE AND DISTINCT FROM ITS AFFILIATES. NONE OF THE ACTIVITIES OR OBLIGATIONS OF U.S. BANCORP INVESTMENTS ARE GUARANTEED BY ANY OF ITS AFFILIATES, BANK OR NON-BANK, NOR SHALL ANY SUCH AFFILIATE BE RESPONSIBLE TO ME FOR PERFORMING ANY OF U.S. BANCORP INVESTMENTS’ OBLIGATIONS. NON-DEPOSIT INVESTMENT PRODUCTS SOLD, OFFERED OR RECOMMENDED BY U.S. BANCORP INVESTMENTS ARE NOT DEPOSITS AND ARE NOT INSURED BY THE FDIC OR ANY OTHER GOVERNMENTAL AGENCY, AND ARE SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF PRINCIPAL.

Investment products and services are available through U.S. Bancorp Investments, Inc., member FINRA and SIPC, an investment adviser and a brokerage subsidiary of U.S. Bancorp. Insurance products, including annuities, are available through U.S. Bancorp Investments. Policies are underwritten by unaffiliated insurance companies and may not be available in all states.

In consideration of U.S. Bancorp Investments accepting and maintaining one or more accounts for the undersigned (hereafter referred to in the first person singular irrespective of whether the account is an individual or joint account or an institutional account), I agree that all transactions with respect to any such account and the maintenance of the account shall be subject to the following terms:

1. Account Protection. The securities held in your U.S. Bancorp Investments account and cash on deposit for the purpose of purchasing securities, or as a result of the sale of securities, are protected by the Securities Investor Protection Corporation (SIPC). SIPC protects each client up to a maximum of $500,000, including up to $250,000 on claims for cash balances awaiting reinvestment. SIPC does not protect against losses from the rise and fall in market value of your investment. It does, however, provide important protections against certain losses if an SIPC member fails financially and is unable to meet obligations to its securities clients. SIPC does not cover funds maintained in deposit accounts held at U.S. Bank, National Association (“U.S. Bank”), including balances in checking accounts associated with U.S. Bancorp Investments Asset Management Accounts (“AMA”). For information about SIPC or to obtain an SIPC brochure, please see www.sipc.org or call SIPC at 202.371.8300.

The above does not apply to accounts holding only non-variable insurance products or only non-indexed-linked fixed annuities. In addition, the above does not apply to balances maintained in the Bank Deposit Program as described in the Sweep Program Disclosure Statement.

2. Accounts Covered. This Agreement covers any and all accounts that I may open or reopen with U.S. Bancorp Investments (including, without limitation, those accounts held jointly with others or on behalf of others).

3. Amendments, Assignments and Terminations. No provision of this Agreement may be waived or amended except in writing and signed by an authorized officer of U.S. Bancorp Investments. I agree that U.S. Bancorp Investments may amend this Agreement upon notice to me. This Agreement will be continuous and will survive any temporary or intermittent closing out or reopening of any account with U.S. Bancorp Investments, shall be binding upon my heirs and estate and shall inure to the benefit of U.S. Bancorp Investments’ successors and assigns and its Clearing Agents. U.S. Bancorp Investments may transfer my accounts to its successors and assigns. U.S. Bancorp Investments, in its discretion, may close any account holding assets at any time upon written notice to me. The notice shall provide me the ability to elect to have my assets transferred to another brokerage firm of my choosing. If no election is made within a reasonable period as specified within the notice, U.S. Bancorp Investments is authorized to liquidate and/or deliver by first class mail to the last address specified on the account all securities and/or disburse to me all money balances held within the account. In addition, U.S. Bancorp Investments may close any account with a zero balance at any time without notification to me.

4. Applicable Rules and Regulations. This Agreement and all transactions under this Agreement will be subject to the constitution, rules, regulations, customs and usages of the exchange or market and its clearing house, if any, where the transactions are executed and applicable federal and state laws, rules and regulations as well as all applicable rules and regulations of FINRA.

5. Authority to Act as Broker. In purchasing and selling securities and other property for me, U.S. Bancorp Investments shall act as my broker except where specific agreement or notice in writing is given to the contrary. U.S. Bancorp Investments may employ sub-brokers of their selection. U.S. Bancorp Investments may deal with members of any exchange who are specialists or odd-lot dealers who in the execution of my orders may act as sub-brokers for me and may also buy and sell securities and other property for themselves as dealers for their own accounts.

6. Authority to Sell, Purchase or Cancel. Any sale, purchase or cancellation authorized by items 3 and 27 of this Agreement may be made according to U.S. Bancorp Investments’ judgment and in its discretion on the exchange or other market where such business is then usually transacted, at public auction, or at private sale, without advertising the same and without any notice, prior tender, demand or call, and U.S. Bancorp Investments may purchase the whole or any part of such securities free from any right of redemption. In any case I will remain liable for any deficiency and will be responsible for any loss, cost or expense of collection (including, but not limited to, attorneys’ fees) that U.S. Bancorp Investments may sustain.

7. Community/Marital Property State Spousal Consent to Beneficiary. For accounts with designated beneficiaries when the primary account holder resides in or was married in a community/marital property state, if the percentages designated for beneficiaries other than the account holder’s spouse total more than 50% of the account, the spouse must consent to such designation in writing.

Investment and insurance products and services including annuities are available through U.S. Bancorp Investments, the marketing name for U.S. Bancorp Investments, Inc., member FINRA and SIPC, an investment adviser and a brokerage subsidiary of U.S. Bancorp and affiliate of U.S. Bank.

Insurance products are available through various affiliated non-bank insurance agencies, which are U.S. Bancorp subsidiaries.

Products may not be available in all states. CA Insurance License# OE24641.

Investment and insurance products and services including annuities are: NOT A DEPOSIT • NOT FDIC INSURED • MAY LOSE VALUE • NOT BANK GUARANTEED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

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18. Margin Loans and Options. Margin loans, if any, shall be made by U.S. Bancorp Investments. I shall not request any margin loans or option transactions without first complying with all requirements of U.S. Bancorp Investments. For IRA accounts, margin loans are not permitted and will not be made by U.S. Bancorp Investments. Option transactions may be permitted in IRA accounts and must comply with regulations governing option trading.

19. Monitoring of Call Notices. U.S. Bancorp Investments is required to use only reasonable care to monitor call notices published by a reporting service relating to securities held by it in nominee name for my account; U.S. Bancorp Investments does not have any obligation to monitor call notices published in any other publications relating to securities held by it in my name, which remain my responsibility.

20. My Reporting Obligation. In the interest of better client service and for our mutual protection, I agree to immediately report any trades and transactions that were executed without my prior authorization; any transactions that I believe to be unsuitable given my investment objectives; any transactions which are not properly reflected on my confirmation or monthly statement; or any other activities or omissions by U.S. Bancorp Investments or its agents or employees that I believe to be improper. Such communication will be directed to the Compliance Department.

21. Notification of Changes. I agree to notify U.S. Bancorp Investments immediately of any changes to the representations I have made in this Agreement.

22. Paying for an Annuity or Insurance Product by Check. For accounts other than Personal Portfolio, IRA or AMA, if paying for an annuity or other insurance product by check which is not deposited into a U.S. Bancorp Investments account or U.S. Bank account, the check may be deposited into U.S. Bancorp Investments processing account. The check proceeds will not be invested and will remain in such account until all paperwork is complete and reviewed. In addition, any funds deposited into such processing account will not earn interest during the time the funds remain in any U.S. Bancorp Investments processing account. Funds deposited in a U.S. Bancorp Investments account or U.S. Bank account may earn interest depending on the account terms. In the event U.S. Bancorp Investments determines that the proposed annuity or insurance product purchase cannot be completed for any reason, then if the funds were in a U.S. Bancorp Investments processing account, the funds will be returned to the client by check and no interest shall be due.

23. Order Routing and Payment for Order Flow. U.S. Bancorp Investments transmits client orders for execution to particular broker/dealers or market centers based on a number of factors. These include trading characteristics of the security and availability of efficient automated transaction processing. Listed equity securities will post on registered national securities exchanges. U.S. Bancorp Investments will route most of its orders for the over-the-counter equity securities to selected market makers. Market centers may execute orders at prices superior to the publicly quoted market in accordance with their rules or practices. U.S. Bancorp Investments does not receive payment for order flow.

24. Payment of Obligations Upon Demand. I will discharge my obligations to U.S. Bancorp Investments upon demand and pay amounts due U.S. Bancorp Investments, including costs and expenses of collection and attorneys’ fees incurred in connection with collection.

25. Pre-Dispute Arbitration Agreement. I understand and acknowledge that:

a) All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
28. Severability. If any provision or condition of this Agreement is held to be invalid or unenforceable, such invalidity or unenforceability shall attach only to such provision or condition, and the validity of the remaining provisions and conditions will not be affected.

29. Sharing of Information. U.S. Bancorp Investments may not share my non-public personal information with any unaffiliated third parties except as permitted by law or pursuant to my consent. U.S. Bancorp Investments may share my transaction experience and other non-public information with its affiliates, provided I have not made written objection to such sharing directly to U.S. Bancorp Investments.

30. Sweep Account Authorization. I consent to any uninvested cash balances in my account, for which no interest is otherwise earned or paid, be transferred into a cash sweep vehicle offered by U.S. Bancorp Investments, Inc., until such balances are invested by me or otherwise needed to satisfy obligations relating to my account. The broker-dealer may change the products available under the Sweep program.

31. Withholding. If the IRS has notified the applicant that the applicant is subject to backup withholding as a result of a failure to report all interest or dividends, such must be disclosed on this application. U.S. Bancorp Investments is not a tax advisor and recommends that the applicant seek competent tax advice regarding backup withholding before signing this application.

32. Liquidation Requests. If you want to sell one or more of the securities in your account, please contact your Wealth Management Advisor, call Wealth Management Advisory and Service Center, or submit your request online. Because the value of securities is subject to market fluctuation, U.S. Bancorp Investments cannot accept your written request to sell the securities in your account. In the event that you move your account to another firm, U.S. Bancorp Investments also cannot accept a written request from that firm to sell the securities in your account.

33. Order Handling and Review: I understand that certain orders may be subject to manual review and entry as part of U.S. Bancorp Investments normal order handling process. These reviews may cause delays in the execution of my orders and may cause my orders to be executed at prices that are different from the price quotes obtained when the order was entered. I understand that U.S. Bancorp Investments reserves the right at its sole discretion to decline to accept any order or change its requirements for certain securities or classes of securities without advance notice.

I understand that U.S. Bancorp Investments, at its sole discretion and without prior notice to me, may prohibit or restrict my ability to trade. U.S. Bancorp Investments cannot guarantee requests to cancel or modify an order. U.S. Bancorp Investments may receive late and/or erroneous trade reports from the marketplace where my order is executed, which may result in an adjustment to my order or the information on a trade execution reported to me.

U.S. Bancorp Investments discourages accounts that are solely established for the delivery and sales of the over-the-counter bulletin board and pink sheet securities (non-listed equities). I understand that accounts used predominantly in this fashion may be subject to closure.

I understand that U.S. Bancorp Investments shall not be liable in connection with entering, executing, handling, selling, or purchasing securities or orders for your Account except for gross negligence or willful misconduct on the part of U.S. Bancorp Investments.

34. Transaction Review: I understand that certain transactions may be subject to review and must be in good order before approved by U.S. Bancorp Investments and processed; such reviews could cause a delay in processing. In addition, transactions not in good order can potentially cause delays. I acknowledge and agree to accept any risks arising from such delay. 
35. Unclaimed Property Notice. State law deems an Account to be dormant when there is no owner-generated activity and/or there is an invalid mailing address during a statutorily-prescribed time period. Owner-generated activity varies by State law. If we are unable to locate you and no owner-generated activity occurs in your Account within the time period specified by State law, we may be required to turn over Property in your Account (i.e., assets) to your last known State of residence, or if none, to the State of Delaware. Per State and Federal regulation, U.S. Bancorp Investments may liquidate Account holdings for this process which may have/pose financial, tax or other implications for you.

After we turn funds over to the State, we have no further liability to you for the funds and/or securities. You must apply to the appropriate State agency to claim your funds. U.S. Bancorp Investments is not responsible for loss of funds due to property (i.e., assets) being reported to the State.

36. Callable Securities Allocation Procedures. In the event a security is partially called or redeemed by the issuer, U.S. Bancorp Investments will use a fair and impartial selection process to determine accounts and amount of securities per account to be redeemed. We will provide a hard copy of the allocation procedures upon your request, or you may visit https://www.usbank.com/investing-and-retirement-planning/investment-management.html to obtain these procedures.