



Brokerage services through White Pacific Securities, Inc.
 Finance Depot, Inc. • 35485-A Dumbarton Court • Newark, CA 94560
 Customer Services: 510-713-0688 or 888-366-9889
 Website: www.financepotinc.com

FOR COMPANY USE ONLY			
OFFICE	REP NUMBER	ACCOUNT NUMBER	CHECK
PAYMENT INSTRUCTION: (PAY: P, HOLD: H, PAY MONTHLY: M, PAY WEEKLY: W)			MMF Code:
Securities: _____, Money: _____, Dividends: _____, Principal & Maturity: _____, Process Check: _____			
APPROVED BY		DATE	OSJ
OPTION LEVEL	SROP APPROVAL	DATE	BY

New Account Application

IMPORTANT: PLEASE COMPLETE THE APPLICATION ACCURATELY. FOR FASTER PROCESSING, BE SURE TO SIGN WHERE INDICATED. RETURN THIS FORM AND RETAIN COPY FOR YOUR RECORDS. TO HELP THE GOVERNMENT FIGHT THE FUNDING OF TERRORISM AND MONEY LAUNDERING ACTIVITIES, FEDERAL LAW REQUIRES US TO OBTAIN A COPY OF YOUR DRIVER'S LICENSE OR OTHER IDENTIFYING DOCUMENTS TO VERIFY YOUR NAME, ADDRESS, DATE OF BIRTH, AND OTHER INFORMATION.

1 IS THIS ACCOUNT FOR A FOREIGN BANK?
 YES, NO. IF YES, PLEASE LIST U.S. AGENT FOR SERVICE OF PROCESS: _____

2 WHAT TYPE OF ACCOUNT ARE YOU OPENING?

<input type="checkbox"/> Individual	<input type="checkbox"/> Sole Ownership ⁺	<input type="checkbox"/> Custodian	<input type="checkbox"/> SEP IRA ⁺
<input type="checkbox"/> Joint Tenant (JT/WROS)	<input type="checkbox"/> Corporate ⁺	<input type="checkbox"/> Investment Club ⁺	<input type="checkbox"/> Simple IRA ⁺
<input type="checkbox"/> Tenants in Common ⁺	<input type="checkbox"/> Partnership ⁺	<input type="checkbox"/> Traditional IRA ⁺	<input type="checkbox"/> Education IRA ⁺
<input type="checkbox"/> Trust ⁺	<input type="checkbox"/> Community Property ⁺	<input type="checkbox"/> Roth IRA ⁺	<input type="checkbox"/> Other _____

⁺ Additional documents required

APPLICANT INFORMATION	
3a Account Holder First Name Middle Name Last Name	4a Date of Birth
5a Partnership / Corporate / Trust (If Applicable)	
6a E-mail Address	7a Social Security/Tax ID Number
8a Home Address - no P.O. boxes (include street, city, state and zip)	
9a Mailing Address (if different; include street, city, state and zip)	
10a Day Phone Number	11a Evening Phone Number
12a Citizen Status <input type="checkbox"/> I am a U.S. Person (Including Citizen and Resident Alien) <input type="checkbox"/> Non-Resident Alien Non U.S. Citizens, please specify your country of citizenship: _____	
13a Employer's Name (Required. If none, state self-employed/retired/student/unemployed/housewife/etc.)	
14a Title/Occupation	
15a Employer's Address	
16a Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Single <input type="checkbox"/> Other	17a Number of Dependents
18a Are you a director, 10% shareholder or officer of a publicly traded company? <input type="checkbox"/> No. <input type="checkbox"/> Yes. Please list the companies: _____	
19a Are you associated with a brokerage firm, a member of a stock exchange or the NASD? <input type="checkbox"/> No. <input type="checkbox"/> Yes. Please list the companies: _____	

CO-APPLICANT INFORMATION (IF ANY)	
3b Account Holder First Name Middle Name Last Name	4b Date of Birth
5b Partnership / Corporate / Trust (If Applicable)	
6b E-mail Address	7b Social Security/Tax ID Number
8b Home Address - no P.O. boxes (include street, city, state and zip)	
9b Mailing Address (if different; include street, city, state and zip)	
10b Day Phone Number	11b Evening Phone Number
12b Citizen Status <input type="checkbox"/> I am a U.S. Person (Including Citizen and Resident Alien) <input type="checkbox"/> Non-Resident Alien Non U.S. Citizens, please specify your country of citizenship: _____	
13b Employer's Name (Required. If none, state self-employed/retired/student/unemployed/housewife/etc.)	
14b Title/Occupation	
15b Employer's Address	
16b Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Single <input type="checkbox"/> Other	17b Number of Dependents
18b Are you a director, 10% shareholder or officer of a publicly traded company? <input type="checkbox"/> No. <input type="checkbox"/> Yes. Please list the companies: _____	
19b Are you associated with a brokerage firm, a member of a stock exchange or the NASD? <input type="checkbox"/> No. <input type="checkbox"/> Yes. Please list the companies: _____	

Margin Trading

A Margin Account is a lending agreement where you pay interest for the right to collateralize your securities. Please exercise caution when trading on margin.

20 No, I/we don't want to open a Margin Account at this time.
 Yes, I/we would like to open a Margin Account, and a signed Margin Agreement is attached to my New Account Application Form.

Financial Profile / Investment Objectives

(For Joint Accounts, individual data should be combined. All questions must be answered.) :

21 Annual Income
22 Estimated Net Worth (Exclusive of Residence)
23 Estimated Liquid Net Worth (Cash, Stocks...)
24 Federal Tax Bracket
25 Bank Name and Branch Location
26 Investment Objectives
27 Investment Knowledge
28 Number of Years Investing
29 Average Size of Transaction (US Dollar Amount)
30 Average Number of Transactions Per Year

Money Market Fund

You may leave your cash balance in your account or invest the balance in a money market fund to earn dividends.

31 Yes. I want to transfer my cash balance to a money market fund. No. Please don't transfer my cash balance to a money market fund.

To: White Pacific Securities, Inc. (including any divisions thereof) (Collectively "WPS") and Penson Financial Services, Inc. ("Penson") (Collectively "You" or "Your")
By signing below, I, individually or as a co-applicant, warrant my agreement to all of the terms of this Agreement relating to the WPS brokerage account ("Account") I am opening for purposes of the purchase and sale of securities or contracts relating hereto, and/or (if applicable) the borrowing of funds to facilitate such purchases:

- 1. I warrant that I am of legal age of majority in my state of residence/domicile.
2. All transactions for this Account shall be subject to the constitution, rules, regulations, customs and usages of the exchange or market (and its clearing house, if any) where executed.
3. Any and all securities or commodities, or contracts relating thereto, and all other property of whatever kind belonging to me or in which I may have an interest, held by You or carried for any WPS account, shall be subject to a general lien for the discharge of my obligations to You, however arising and without regard to whether or not You have made advances with respect to such property, and without further notice to me, may be carried in Your general loans and may be pledged, re-pledged, hypothecated or re-hypothecated, separately or in common with other securities and commodities of any other property, for the sum due to you thereon, or for a greater sum and without retaining in Your possession and control for delivery a like amount of similar securities, commodities or other property.
4. I agree that in giving orders to sell, all sale orders will be designated as "long" in my cash account, and that the designation of a sell order as "long" is a representation by me that I own the security, and that I am responsible for facilitating delivery to WPS of the negotiable certificates being sold no later than by settlement date.
5. Trade confirmations and monthly statements shall reasonably be deemed accepted if not objected to by me within five days and ten days, respectively, after the date of mailing. Said objections shall be reviewed on a case-by-case basis.
6. At any time, and from time to time, You may, in Your discretion, without notice to me, apply and/or transfer any securities, commodities, contracts relating thereto, or any other property or equity therein, interchangeably between any WPS account in which I may have an interest, whether individually or jointly.
7. I agree that this Agreement is a legally enforceable contract and shall inure to the benefit of my successors-in-interest, beneficiaries, executors, shareholders, administrators and assigns, and shall be governed by the laws of the State of California.
8. I agree that this Agreement shall be in-force and controlling whether my interaction with WPS is via an electronic on-line/phone order system, a computer system or by telephone conversation with brokers. I acknowledge that You make no warranties or guarantees, express or implied, of any kind, with respect to any of Your electronic service(s) or software, or market data provided by third-parties or otherwise. In no event shall You be liable for any damages, either direct or incidental, including, but not limited to, lost profits, trading losses, whether foreseeable or not, that result from my reliance on wrong data, delay or loss of access to my account, by use of this, or any, WPS/Penson service. (See separately WPS' "Disclaimer")
9. I authorize You to record my telephone conversations with You to monitor the quality of service, transaction orders and other information. I also acknowledge Your reservation of the right to verify, by use of a credit bureau or otherwise, the financial data I have provided herein.
10. If there is more than one account holder, all account holders' obligations under this Agreement shall be joint and several. Each joint account holder shall have the authority, acting alone, to take action with respect to this Account, or the securities and other property held therein.
11. AGREEMENT TO ARBITRATE ALL CONTROVERSIES
THIS AGREEMENT CONTAINS A PRE-DISPUTE ARBITRATION CLAUSE. BY SIGNING AN ARBITRATION AGREEMENT THE PARTIES AGREE AS FOLLOWS:
(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.
(B) ARBITRATION AWARDS ARE GENERALLY FINAL AND BINDING; A PARTY'S ABILITY TO HAVE A COURT REVERSE OR MODIFY AN ARBITRATION AWARD IS VERY LIMITED.
(C) THE ABILITY OF THE PARTIES TO OBTAIN DOCUMENTS, WITNESS STATEMENTS AND OTHER DISCOVERY IS GENERALLY MORE LIMITED IN ARBITRATION THAN IN COURT PROCEEDINGS.
(D) THE ARBITRATORS DO NOT HAVE TO EXPLAIN THE REASON(S) FOR THEIR AWARD.
(E) THE PANEL OF ARBITRATORS WILL TYPICALLY INCLUDE A MINORITY OF ARBITRATORS WHO WERE OR ARE AFFILIATED WITH THE SECURITIES INDUSTRY.
(F) THE RULES OF SOME ARBITRATION FORUMS MAY IMPOSE TIME LIMITS FOR BRINGING A CLAIM IN ARBITRATION. IN SOME CASES, A CLAIM THAT IS INELIGIBLE FOR ARBITRATION MAY BE BROUGHT IN COURT.
(G) THE RULES OF THE ARBITRATION FORUM IN WHICH THE CLAIM IS FILED, AND ANY AMENDMENTS THERETO, SHALL BE INCORPORATED INTO THIS AGREEMENT.
(H) NO PERSON SHALL BRING A PUTATIVE OR CERTIFIED CLASS ACTION TO ARBITRATION, NOR SEEK TO ENFORCE ANY PRE-DISPUTE ARBITRATION AGREEMENT AGAINST ANY PERSON WHO HAS INITIATED IN COURT A PUTATIVE CLASS ACTION; OR WHO IS A MEMBER OF A PUTATIVE CLASS ACTION WHO HAS NOT OPTED OUT OF THE CLASS WITH RESPECT TO ANY CLAIMS ENCOMPASSED BY THE PUTATIVE CLASS ACTION UNTIL: (I) THE CLASS CERTIFICATION IS DENIED; OR (II) THE CLASS IS DECERTIFIED; OR (III) THE CUSTOMER IS EXCLUDED FROM THE CLASS BY THE COURT. SUCH FORBEARANCE TO ENFORCE AN AGREEMENT TO ARBITRATE SHALL NOT CONSTITUTE A WAIVER OF ANY RIGHTS UNDER THIS AGREEMENT EXCEPT TO THE EXTENT STATED HEREIN."
12. Payment Order Flow Disclosure: I acknowledge that You may receive remuneration in the form of payments for directing orders to designated broker/dealers and market centers for execution. The source and amount of compensation received by you regarding any of my transactions will be disclosed upon written request.

By my/our signature(s) below, I/we attest, under penalty of perjury, to the following: (1) that I/we am/are able to understand the English language or, if not, that I/we have had an interpreter independent of WPS read and explain the Agreements to me/us, and that any Chinese translation provided by WPS is as a courtesy only, and should not be relied on by me/us as binding; (2) that I/we am/are of legal age to be bound to these Agreements (that I/we am/are of legal age of majority); (3) that the information I/we have provided you by way of this Application is true, correct, and accurate to the best of my/our knowledge; (4) that I/we also agree to timely update you in writing if any material change occurs in either my/our financial profile or investment objectives; (5) that the Social Security Number(s) and/or Tax ID number(s) shown on this form is my/our correct taxpayer identification number(s); (6) that I/we am/are not subject to backup withholding; and (7) that if I/we have been notified by the IRS that I/we am/are subject to backup withholding as a result of dividend or interest underreporting, I/we must cross out (6) in this certification and initial same in the margin.

Applicant's Signature: Date: Co-Applicant's Signature: Date:

Account Introduced By: (RR) Date: Approved By: (Branch Mgr.) Date:
ID Verified By: Date: Date of Issue: Date of Expiry: