

Architect Securities LLC

ARCHITECT INSTANT DEPOSIT SUPPLEMENT

This Instant Deposit Supplement (the "Supplement") sets forth the terms and conditions for an Architect Securities LLC ("Architect") customer ("You"), to open the type of account described herein as "Architect Instant."

Architect Instant is a service that offers cash accounts with limited margin capabilities, designed to allow customers to avoid certain Federal Reserve Board Regulation T settlement periods and trade using unsettled funds up to the amount held in their Architect Instant account. Architect Instant requires a minimum deposit of \$2,000 or 100 percent of the purchase price—whichever is less—in the account before purchasing a security.

Architect Instant is not a margin account and <u>does not</u> allow for borrowing of funds, creating a margin debit, short selling, or selling naked options – all of which are typical features of a margin account.

Architect will monitor trading activities in Architect Instant accounts and alert those customers at risk of qualifying as "pattern day traders." A pattern day trader, as defined under FINRA Rule 4210(f)(8)(B), is any customer who executes four or more day trades within five business days, provided the number of day trades is more than six percent of the total trades in the account during that period. All Architect Instant accounts designated as a pattern day trading accounts will be required to maintain \$25,000 equity at all times in order to continue day trading. It is important that You fully understand the risks involved in day trading securities, as described in the Day Trading Risk Disclosure.

You understand that this is not a recommendation to make a specific investment or use any specific investment strategy. Architect provides no investment, legal or tax advice. Architect Instant is not suitable for everyone. You should examine Your investment objectives, financial resources and risk tolerance to determine whether Architect Instant meets Your investment needs.

You further understand that under no circumstances will any extension of credit or margin borrowing be made available to You in Your Architect Instant account, unless You convert Your Architect Instant account to activate full margin capabilities. It is important that You fully understand the risks involved in trading securities on margin before activating full margin capabilities, as described in the Margin Disclosure Statement.

By using an Architect Instant account, You remain subject to all other terms and conditions provided in the RQD Customer Account Agreement and RQD Portfolio Margin Risk Disclosure and Statement, Architect Securities Customer Agreement, Margin Disclosure Statement, Day Trading Risk Disclosure, which are incorporated by reference and constitute part of this Supplement. In addition, you may, in the future, receive supplemental disclosures, terms, and agreements that pertain to certain account types, features or services.

By agreeing to the terms of the <u>Architect Securities Customer Agreement</u>, in which this Supplement is incorporated by reference, You: (1) acknowledge that You have read this Supplement and all incorporated disclosures, terms and agreements carefully, and retained copies for Your records; (2) authorize Architect to accept instructions to allow for trading no more than

the amount held in Your Architect Instant account; and (3) agree to open Your account with Architect as an Architect Instant account under all of the aforementioned terms and conditions.