

Customer Agreement

Please retain for your records.

By maintaining your account at **Rise Financial Services, LLC** (“Rise”), which has engaged **Green Pier Fintech LLC** (“Green Pier”) to provide custody and clearing services, you have agreed to be bound by the terms and conditions below (the “Agreement”) as they apply to your account (means collectively or individually any brokerage account you have with Rise, including all funds, money, Securities or Other Property held pursuant to this Agreement), and as they may be amended from time to time. “Securities or Other Property” means money, securities, financial instruments, commodities, and related contracts, options, distributions, proceeds, and products of every kind. The most current version of this Agreement is always available at www.risefinancial.io, or you may obtain a copy free of charge by calling 800-923-3863.

1. **Application Approval and Account Ownership:** An account will be opened for you once your application has been approved (the “Account”). You certify that sole ownership of the Account vests in that person(s) or entity as stated in your application, and that no other party holds any interest in the Account. Rise and/or Green Pier may reject your application and refuse to open the Account for any reason.
2. **Legal Age and Accuracy of Information:** You certify that you are of legal age in the state or country where you reside, and that the information you have supplied in your application is wholly true and accurate. You further certify that you are not insolvent.
3. **Changes in Affiliation or Financial Condition:** Except as disclosed in your application, you certify that you are not an employee or affiliate of any securities exchange or FINRA, or of any member firm of a securities exchange or FINRA, or an officer, director, or 10% stockholder of any publicly traded company. You agree to inform Rise immediately of any change in this regard. You also agree to advise Rise of any material change in your financial condition or investment objectives, prior to entering any order, after such change takes place.
4. **Privacy Policies:** Rise and Green Pier restrict access to your personal and account information to those employees and agents who need to know that information to provide products or services to you. Rise incorporates herein by references its [Privacy Policy](#) and [Green Pier’s Privacy Policy](#).
5. **Credit Reports:** You authorize Rise to obtain a credit report or bank reference for you at any time, and to verify the information you have provided on your application (for example, by contacting your employer). At your written request, Rise will provide the name and address of any credit reporting agency used.

You authorize Rise to release information contained on your application to such agencies. Rise may also be required to release information regarding your Account to the government or regulatory authorities. Under the provisions of SEC Rule 14b-1, Rise shall also release your name and address to issuers of any securities held in your Account so that you may receive any

important information about them; you agree to notify Rise in writing if you object to this arrangement.

6. **Applicable Rules and Regulations:** All transactions through Green Pier are subject to the rules, guidelines, and customs of the marketplace where they are executed, and those of any clearing facility Green Pier may use, as well as applicable state and federal laws and any Green Pier and/or Rise trading policies and limitations that are in effect at the time.

7. **Appointment, Risk of Loss:** You appoint Rise as your agent and Green Pier will act in either a principal, riskless principal, mixed principal, or mixed capacity (i.e., both as agent and principal) for the purpose of carrying out your instructions, including those relating to the purchase or sale of securities. You assume all investment risk with respect to such transactions. All transactions will be executed only on your order or the order of your authorized representative, except as provided by this Agreement. Green Pier and/or Rise may, in its/their sole discretion and without prior notice, refuse, cancel, or restrict your orders. Neither Rise nor Green Pier shall 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 their respective parts.

8. **Deposits and Restrictions on Order Entry:** Rise reserves the right to demand a deposit of funds or other adequate collateral prior to accepting any order to buy or sell securities. In consideration of credit risk and other factors, Rise may also, at its sole discretion, take any or all of the following steps: require full payment for any purchase prior to accepting an order; require cleared funds prior to accepting any order, refuse to accept any order to buy or sell any security; and place trading restrictions on your Account, without prior notice to you. Rise and/or Green Pier may also, at any time and without notice, restrict your Account from withdrawals and/or trading if there is a reasonable suspicion of fraud, diminished capacity, or inappropriate activity, or if the ownership of some or all Account assets is in dispute

9. **Fund Transfers.** Electronic Fund Transfer (“EFT”) transactions require separate instructions from you, which Rise will relay to Green Pier. The two accounts involved in an EFT transaction must have at least one owner’s name in common (and that name must match exactly). To use the payment functionality associated with your Account, you must open a separate “Dwolla Platform” account (“Dwolla Account”) provided by Dwolla, Inc. (“Dwolla”), and you must accept the [Dwolla Terms of Service](#) and [Privacy Policy](#). Any funds held in or transferred through your Dwolla Account are held or transferred by Dwolla’s financial institution partners. [Our Financial Partners | Dwolla](#). You must be at least 18 years old to create a Dwolla Account. You authorize Rise and/or Green Pier to receive, collect and share with Dwolla your personal information including full name, date of birth, social security number, physical address, email address and financial information, and you are responsible for the accuracy and completeness of that data. You understand that ACH transactions occurring in your Account will be facilitated by the Dwolla Platform and you can access the transaction activity via Rise’s website or mobile app, and any ACH transaction notifications will be sent by Rise, not Dwolla. Rise will provide customer support for any payment activity related to your Dwolla Account.

10. Payment for Order Flow: SEC Rule 607 requires broker-dealers to disclose their policies regarding the receipt of “payment for order flow” in connection with the routing of customer orders for execution. “Payment for order flow” includes any monetary payment, service, property, or other benefit that results in remuneration, compensation, or consideration to a broker-dealer from any broker-dealer or exchange in return for routing orders for execution. Rise routes customer orders in equity securities to Green Pier, which routes such orders to market centers, including other broker-dealers. Green Pier receives payment for order flow from those broker-dealers and shares revenue with Rise. The broker-dealers pay Green Pier for order flow at the same price per share. Green Pier routes customer orders for execution to market centers based on several factors depending in part on the type of security, including: the size of the order; trading characteristics of the security; favorable execution prices (for example, the opportunity for price improvement); access to reliable market data; availability of efficient automated transaction processing; and execution cost. Some market centers may execute orders at prices superior to the publicly quoted market. You acknowledge that Green Pier may send any order to any marketplace. Green Pier reserves the right to wait for the primary exchange to open before commencing trading in a particular security. The source and nature of any compensation received in connection with your transaction will be disclosed upon written request.

11. Order Routing and Confirmation: You authorize Rise to direct your orders to Green Pier, which in turn sends orders to any appropriate market in the execution of your security transactions, including option transactions. Green Pier looks at a number of factors, such as size of order, trading characteristics of a security, favorable execution prices (including the opportunity for price improvement), access to reliable market data, availability of efficient automated transaction processing, and execution cost. Some market centers may execute orders at prices superior to the publicly quoted market. You acknowledge that Green Pier may send an order to any marketplace. Green Pier reserves the right to wait for the primary exchange to open before commencing trading in a particular security. Consistent with applicable law, Green Pier may share aggregated, non-personal data with clients, affiliates, and third parties. Rise may notify clients of trades through email, postal confirm, online access to activity, and order status pages. Reports on execution of trades in your Account shall be deemed accepted if you have not notified Rise in writing with your objections within five (5) business days after the order has been executed. “Business Day” means Monday through Friday, excluding New York Stock Exchange holidays. Rise and Green Pier have the right at their sole discretion to reject any order placed and have the right to refuse any orders not placed through the online platform or over the telephone.

12. Core Account. Your core account holds assets awaiting investment or withdrawal. Any amounts credited to your core account will be held in the default core account investment vehicle (the “Core Position”). You consent to having your Account funds held in the default Core Position and acknowledge that you have read the Core Position disclosure. While Rise does not have the option to change your default core position at this time, Rise and/or Green Pier reserves the right to change the Core Position at any time. After your Account has been opened, there may be situations where your Core Position must be changed to another investment vehicle. You authorize Rise and/or Green Pier to select an alternative Core Position at its/their sole discretion, at any time and for any reason, in accordance with applicable rules and regulations. In this event, you direct Green Pier and Rise to withdraw your assets and the then current Core Position and

any or all your assets awaiting investment or withdrawal may be placed into the alternative Core Position at any time. You agree to hold Rise and/or Green Pier harmless for any actions taken in connection with or resulting from changing your Core Position, including but not limited to, any changes in the rate of return offered by the alternative Core Position. You will be provided notice of any change of the Core Position to another investment vehicle.

13. Payment of Indebtedness upon Demand: You are liable at all times for payment of any debit balance or other obligation owing to Rise and/or Green Pier, which may, at its/their own discretion, make any such debit balance or other obligation immediately due and payable.

14. Security for Indebtedness: All monies, securities, and other property which Rise and/or Green Pier may hold, carry or maintain for any Account in which you have an interest, now or in the future, are subject to a lien for the discharge of all your indebtedness and liability to Rise and/or Green Pier. Rise and/or Green Pier reserves the right to transfer all or any part of such monies, securities, and other property from any one of your accounts to any other of your accounts, should Rise and/or Green Pier deem such action necessary for its protection. The lien described in this Section constitutes a continuing, perfected security interest and right of set-off in and to the Securities or Other Property in your Account. In the event of a breach or default by you under this Agreement, Rise and Green Pier maintain all of the rights and remedies available to a secured creditor under applicable law, in addition to the rights and remedies provided in this Agreement.

15. Liquidation: Rise and/or Green Pier reserves the right, at any time and as it deems necessary for its own protection, to sell, assign, or deliver securities or other property in your Account, and to buy any securities or other property which may be short in your Account, and otherwise to cancel any transaction, open order, or other commitment in your Account, whether all or in part. Rise and/or Green Pier reserves the sole right to determine all particulars of any such action, including which securities to sell or buy, the sequence of the liquidating transactions, whether to place market, limit, or stop orders, on which exchange or market to execute the transaction, and whether at public auction or private sale, with Rise and/or Green Pier also reserving the right to purchase any of the aforesaid property for its own account at such sale, free of any right of redemption. Rise and/or Green Pier may take such action without prior announcement, demand or call of any kind to you or your personal representatives, it nevertheless being understood that prior notice does not constitute a waiver of Rise's and/or Green Pier's right to take whatever action it deems necessary without further notice of any kind to you. Circumstances where Rise and/or Green Pier have the right (but are not required) to take such action include: your death, incapacity or incompetency; a filing by you or for you of a petition for bankruptcy or the appointment of a receiver; an attachment levied against your Account; a failure to pay for a purchase or to deliver a security; or the closing of your Account by Rise and/or Green Pier. In the event your Account is liquidated, in whole or in part, you agree to be liable for and pay any resulting deficiency upon demand. In pursuing its remedies, Rise and/or Green Pier may offset amounts you owe Rise and/or Green Pier against any amounts Rise and/or Green Pier owes you. You will remain liable for any deficiency remaining after such offset.

16. **Costs and Expenses:** You shall reimburse Rise and/or Green Pier for the costs of collecting any unpaid deficiency in your Account, including reasonable attorneys' fees. Rise and/or Green Pier shall also be entitled to reimbursement for all reasonable expenses for any extraordinary services incurred in connection with your Account, including but not limited to attachment, interpleader, garnishment, restraining orders, injunctions, tax liens and levies.

17. **Late Payment in Cash Accounts:** In the absence of any specific demand otherwise, payment for purchases in a cash account is due on settlement date. If you fail to pay in timely fashion, Rise and/or Green Pier may liquidate the purchase and other security positions, as necessary, to meet your overdue obligation. Rise and/or Green Pier may charge interest and/or a reasonable fee for the cost of carrying any overdue debit balance after settlement date.

18. **Commissions and Fees:** Rise charges fees to perform certain functions related to your Account. Rise reserves the right to update its commissions and fees periodically and without prior notice. You may view the current fee schedule online or by calling 800-923-3863. Your Account may be charged fees for certain services rendered, and you agree to pay these charges as they exist at the time. Retirement plan and corporate service plan accounts are subject to plan-specific fees and charges.

19. **Regulatory Fees.** Rise and/or Green Pier may offset regulatory transaction or activity fees that are assessed by self-regulatory organizations or regulatory authorities against Rise and/or Green Pier ("Regulatory Fees"). You acknowledge that Rise and/or Green Pier has the right to determine such offset of Regulatory Fees in its/their sole and exclusive discretion and that such offset of Regulatory Fees may differ from or exceed the regulatory transaction or activity fees in connection with your transactions. Such differences may be caused by various factors, including, among other things, the rounding methodology used by Rise and/or Green Pier, the use of allocation accounts, transactions or settlement movements for which a regulatory or activity fee may not be assessed, differences between the dates of fee rate changes and various other reasons. You acknowledge that Rise and/or Green Pier has made no representation that Regulatory Fees assessed to your Account will equal the regulatory transaction fees assessed against Rise and/or Green Pier in respect of or resulting from your transactions.

20. **Withdrawal of Fees.** You authorize Rise and/or Green Pier to deduct from your linked bank account, on a monthly basis, any monthly service fee applicable to the Account. The fee will be debited each month through a recurring EFT from your linked bank account. You agree to provide Rise accurate EFT information linked to an account in which you agree to maintain sufficient funds for such EFT at the time your monthly fee is due. You further agree to keep your EFT information updated as necessary. It is your responsibility to pay a monthly fee and to ensure cash is available in your linked account to pay the monthly fee. If any monthly fee is not debited from your linked bank account (due to insufficient funds or any other reason), you authorize Rise and/or Green Pier to debit the amount of the monthly fee from the Account, and the Account may be subject to restrictions or limitations. Other fees, including those referenced in the fee schedule applicable to the Account and elsewhere in this Agreement, may apply.

21. **Non-Individual Accounts.**

- A. **Joint Accounts:** If the Account is owned jointly, then all account owners agree that each account owner is jointly and severally liable for all obligations of the Account. Any account owner shall have full authority, acting alone and without notice to other account owners, to take any and all actions in the Account as though each individual were the sole owner, including the authority to enter orders, to receive confirmations, statements, demands, notices, and communications of every kind, and to make, modify and terminate agreements with Rise on behalf of the joint account. The account owners further authorize Rise to follow the instructions of any one account owner in every respect concerning the joint account.
- B. **Fiduciary Accounts:** If this is a fiduciary account, the account owners will designate responsible and/or authorized parties as required by Rise. Rise nevertheless reserves the right, at its sole discretion and for its own protection, to require the written consent of all account owners before acting upon the instruction of any one owner or authorized agent.

22. **Presumption of Receipt of Communications and Electronic Delivery.** You agree to notify Rise in a timely fashion of any change in your name, address, phone number, or email address. So long as Rise and/or Green Pier sends communications to you at the physical or electronic address of record, given during the account setup process and subsequent updates, via notifications in a mobile app or via text message to the mobile number of record, or to any other address given by you or any other authorized person, the communications are legally presumed to have been delivered, whether you actually received them or not. In addition, confirmations and statements are presumed to be accurate unless you specifically tell Rise otherwise within 5 days of when confirmations were sent to you; account statements, within 10 days. **By agreeing to receive electronic documentation, you will receive all documents and communication electronically, such as electronic trade confirmations, all account statements, tax documents, proxy, prospectus, financial reports, and other documentation. If you advise us that you require paper confirmations and/or statements, you agree to pay any costs associated with delivery of those confirmations and/or statements. You understand that you are responsible for logging on and accessing Account documents directly from our website, www.risefinancial.io.**

23. Notifications to Rise and/or Green Pier. You agree to notify Rise immediately if:
- A. You placed an order electronically but did not receive a reference number for it (an electronic order is not considered received until an acknowledgement is issued).
 - B. You received confirmation of an order you did not place or any similar conflicting report.
 - C. There is any other type of discrepancy or suspicious or unexplained occurrence relating to your Account.
 - D. Your password or access device is lost or stolen, or you believe someone has been using it without authorization.

If any of these conditions occurs and you fail to notify Rise immediately, neither Rise nor Green Pier will be liable for any consequences. If you do immediately notify Rise, Rise's and Green Pier's liability is limited as described in this Agreement. If Rise or Green Pier identifies an error in connection with property you have received from or through Rise, Green Pier or an affiliate

and determines it is not rightfully yours, you agree that Rise and/or Green Pier may take action to correct the error, which may include returning such property to the rightful owner.

24. **Electronic Recording:** Rise may record your conversations with its employees in the Trading Department and other areas. You consent to such recording.

25. **Hold on Deposited Funds:** Any funds deposited into your Account may be withdrawn only after a reasonable number of business days have passed to allow the funds to clear. The number of business days shall be set by Rise and/or Green Pier and may vary with the type of instrument and other considerations.

26. **Use of Funds Held Overnight.** As compensation for services provided with respect to Account, Green Pier receives use of amounts from the sale of securities prior to settlement and amounts that are deposited in the Account before investment. Any above amounts will first be netted against outstanding account obligations. The use of such amounts may generate earnings (or “float”) for Green Pier or instead may be used by Green Pier to offset its other operational obligations. Information concerning the time frames during which Green Pier may have use of such amounts and rates at which float earnings are expected to accrue is provided as follows:

- A. **Receipts.** Amounts that settle from the sale of securities or that are deposited in your account by ACH (Automated Clearing House) will generally be invested in the Core Account by close of business on the business day Green Pier is in receipt of such funds. In certain circumstances, Green Pier gets the use of such amounts from the time it receives funds until the Core Account purchase settles. Note that amounts disbursed from an account or purchases made in an account may result in a corresponding “cost” to Green Pier. These “costs” may reduce or eliminate any benefit that Green Pier derived from the receipts described previously.
- B. **Float Earnings.** To the extent that such amounts generate float earnings, such earnings will generally be realized by Green Pier at rates approximating the Target Federal Funds Rate-100 basis points.

27. **No Recommendations or Advice.** You understand and acknowledge that neither Rise nor Green Pier provides investment recommendations in connection with your Account, nor do Rise or Green Pier give advice or offer any opinion with respect to the suitability, profitability, or appropriateness for you of any security, investment, financial product, or investment strategy. All transactions will be effected only on your order or the order of your authorized delegate, except as otherwise provided in this Agreement. Neither Rise nor Green Pier provides tax or legal advice with regard to any account. You should consult with your personal tax advisor before making tax-related investment decisions. Neither Rise nor Green Pier renders legal advice, nor are Rise or Green Pier obligated to take any action with respect to legal proceedings, including bankruptcy, that may arise regarding securities held or formerly held in your Account or the issuer of those securities.

28. **Your Responsibility to Know Your Securities.** Certain securities may require that you take action by a specified date. Examples of such securities include warrants, stock rights,

convertible and/or redeemable bonds and preferred shares, and securities subject to tender or exchange offers. Rise shall make reasonable efforts to forward to street name holders any written notices or materials that have been provided to Rise in timely fashion by the issuers, transfer agents, or other parties. (Rise does not receive and therefore cannot forward any such materials for securities held in safekeeping.) The final responsibility, however, for knowing the characteristics of these securities, the terms of their conversion, tender, redemption or exchange, and the expiration dates thereof, is yours. Rise is neither obligated to notify you of impending expiration or redemption dates, nor to take any action whatsoever regarding these securities. In the event such security is about to expire worthless or be redeemed for significantly less than its fair market value, and Rise has not received instructions from you, Rise reserves the right, but is not required, to take whatever action Rise may deem appropriate and to charge your account commissions or fees, if any.

29. Fractional Share Trading. Green Pier's fractional share trading functionality allows you to buy and sell fractional share quantities in dollar amounts of certain securities ("Fractional Trading").

A. Fractional trading. Fractional Trading presents unique risks and has certain limitations that you should understand before placing your first trade. Orders to buy or sell may be entered using a dollar value (e.g., \$250.00) or share quantities. Share quantities can be specified to three decimal places (.001). Dollar value orders will be converted into share quantities for execution, again, to three decimal places. In all cases, when converting dollar value orders into share quantities, the share quantities will be rounded down. For a variety of reasons, including but not limited to this conversion convention and market movement, the actual amount of an executed dollar value trade may be different from the requested amount. The actual amount of an executed order to buy or sell a dollar value of a security may also be lower than the amount requested due to the deduction of certain fees (e.g. the additional assessment) or taxes. Orders received in good form by Rise will be accepted and transmitted for execution subject to the terms and conditions herein. You cannot modify an order once it has been submitted. You may attempt to cancel an order by contacting Rise, but Rise cannot guarantee that your request can be fulfilled. Fractional Trading supports market orders and limit orders only for fractional share quantities of a security that are good for that day's trading session, or in the case of orders entered outside market hours, that are good until the close of the next trading session. Because of this, your ability to buy or sell a security using Fractional Trading may be more restricted than if you were to buy or sell traditional whole share quantities of the same security. In the event of a trading halt of a security, Fractional Trading of that security will be halted for new orders. Some of the existing orders may be cancelled due to an inability to execute trades during a Trading Halt, whereas other existing orders will be held until trading resumes. However, your order is good only for that day's trading session, or in the case of an order entered outside of market hours, good until the close of the next trading session. If trading does not resume or your order is not executed by the close of that day's Fractional Trading window, it will be cancelled. You can generally trade exchange-listed National Market System ("NMS") stocks using the Fractional Trading functionality. However, certain NMS stocks may not be made available for Fractional Trading, and Rise and Green Pier reserve the right to modify the list of eligible

NMS stocks at any time without notice to you. Any modification to the list of eligible NMS stocks available for Fractional Trading will not affect any fractional share interests previously acquired by you.

- B. Trade execution. Rise will act as your agent and Green Pier will act in either a principal, riskless principal, or mixed principal, or a mixed capacity (i.e., both as agent and principal) when executing your order. The whole share component of any order will be executed by Green Pier as agent at the price Green Pier receives in the market. The fractional share component of any order will be executed by Green Pier as principal against its principal account or riskless principal. All orders with a fractional share component will be marked “Not Held,” which gives Green Pier the time and price discretion to execute the order without being held to the security’s current quote. In connection therewith, each time you submit an order to buy or sell a fractional share dollar of a particular security, you authorize Green Pier to “work the order.” If you do not wish your order to be handled on a Not Held basis, you should not engage in Fractional Trading.

In the case of a sale of the fractional component of any order, that sale will be executed at the better of current National Best Bid and Offer (“NBBO”) or last execution price of the Agency Trade (if applicable). This price may be higher or lower than the price at the time you place your order. In the case of a purchase of the fractional component of any order, if Green Pier has sufficient principal inventory, that purchase will also be executed at the better of current NBBO or last execution price of the Agency Trade (if applicable). However, if Green Pier does not have sufficient principal inventory, that purchase will be executed at the better of current NBBO or last execution price of the Agency Trade (if applicable) or Principal Trade Execution Price.

For orders placed before market open, Green Pier may wait for the primary exchange to open before commencing trading in a particular security. When trading as principal for its own account, Green Pier may make a profit or incur a loss on each trade. Additionally, Green Pier may be required to correct or adjust trades that (for a variety of reasons) have been executed in amounts that either exceed or fall short of the amounts requested. These trade corrections and adjustments could arise in connection with either or both of the agency and principal components of the executed orders. Regardless, these trade corrections and adjustments will be executed by Green Pier in a principal capacity, and when trading as principal for its own account, Green Pier may make a profit or incur a loss.

- C. Shareholder rights. Fractional share interests in an NMS security generally have different rights from full share interests of the same NMS security. You will read the following information carefully to understand your rights regarding your fractional share interests. Fractional share positions cannot be transferred or certificated. The Automated Customer Account Transfer System does not support fractional share positions. If you want to transfer your Account or specific share positions to another broker, you must sell your fractional positions and transfer the cash proceeds.

You hereby direct Green Pier, and Green Pier hereby agrees, not to vote or take any discretionary or voluntary action with respect to any fractional share position. Furthermore, you acknowledge that you cannot vote or take any discretionary or voluntary action with respect to any fractional share position. Accordingly, while Green Pier may notify you of issuer meetings, Green Pier will not solicit proxies in connection with fractional share positions, and you cannot vote proxies for fractional share positions. Fractional shareholders will be able to provide instruction in connection with voluntary corporate actions (e.g., tenders), including optional dividends. At times corporate action event restrictions may prohibit fractional shareholders from providing elections; and Green Pier will not vote proxies for any fractional shares it holds as principal.

In the case of a dividend paid on, or a redemption of, an NMS security, the dividend or redemption proceeds will be passed along to you in proportion to your ownership interest, inclusive of fractional share interests. Green Pier will support only payments that are equal to or greater than \$.01 per share. Amounts smaller than that, or nondivisible amounts (based on the .001 rounding convention described above), will be handled in accordance with the process described in the section titled "Undistributable Interests" below.

For mandatory reorganizations, such as mergers and acquisitions, or other involuntary corporate actions, such as stock splits or stock dividends, typically Green Pier will distribute interests in proportion to your ownership interest, inclusive of fractional share interests. Green Pier will distribute interests in fractional amounts to three decimal places. Amounts smaller than that, or nondivisible amounts, will be handled in accordance with the process described in the section titled "Undistributable Interests."

The foregoing notwithstanding, these situations are in all cases subject to the terms contained in the materials prepared by the issuer describing the corporate action, as well as Green Pier's applicable policies and procedures, which may result in a different outcome from what is described herein. In addition, for reverse stock splits, Green Pier will not accept opening orders to buy impacted stocks on the trading day immediately prior to the effective date of the scheduled split. Because of the unpredictable nature of corporate actions, there may be situations that arise that are not described previously. Generally, these situations will be handled in accordance with the concepts applicable to dividends and reorganizations. Interests will be divided and distributed where possible in proportion to your ownership interest, and anything that cannot be divided will be handled in accordance with the process described in the section titled "Undistributable Interests."

The foregoing notwithstanding, these situations are in all cases subject to the terms contained in the materials prepared by the issuer describing the corporate action, as well as Green Pier's applicable policies and procedures, which may result in a different outcome from what is described above.

- D. Undistributable interests. Green Pier will support only payments that are equal to or greater than \$.01 per share. Amounts smaller than that, or nondivisible amounts (based on

the .001 rounding convention described above), will not be distributed. Instead, it is generally, but not always, the case that when the aggregate value to be distributed is less than or equal to \$1.00, it will be retained by Green Pier, and when it exceeds \$1.00, it will be escheated.

- E. Tax treatment. Rise, Green Pier and you agree to treat you as the owner of all fractional share interests allocated to your Account, to file all tax returns in accordance with such treatment, and to take no action inconsistent with such treatment.
- F. Additional considerations. Fractional share positions may be illiquid. Green Pier does not guarantee that there will be a market for fractional share positions and makes no representations or warranties about its ability or willingness to continue to trade as principal in fractional share quantities. If your Account is closed, your fractional shares may be liquidated, and the proceeds distributed to you as cash.

The fractional share component of certain orders may not be eligible for “Price Improvement.” Also, Price Improvement will operate differently, and in some situations less advantageously, in connection with Fractional Trading, from the way it would if you were trading in whole share quantities. Additionally, because in certain situations Price Improvement on the fractional share component of an order will affect the execution price rather than the share quantity of an order, the effect of the improvement on a dollar-value order in those situations will be to increase or decrease the value of the order outside of what was requested.

If you hold fractional share positions in your Account, it has been Green Pier’s practice to automatically sell these holdings when you place an order to sell or transfer your entire whole share position. Green Pier will enter a market order to sell the residual fractional shares on the business day following the sell or transfer of the whole shares. The execution price you receive may be higher or lower than the price received for the whole shares. Liquidation details will be available on customer statements.

Once the fractional share positions are automatically sold or after the first time you place an order to buy or sell a security using the Fractional Trading functionality, Green Pier will turn off the auto-sell feature in your Account so that going forward, you will need to handle those positions like any other fractional share position acquired using Fractional Trading (i.e., you will need to affirmatively sell those fractional share positions if you wish to sell your entire position in that security).

30. Control and Restricted Securities. You agree to notify Rise prior to placing an order to sell “control” or “restricted” securities, as defined under Rule 144 or 145(d) of the Securities Act of 1933, and to provide any documents necessary to clear legal transfer as Rise may request. You understand and accept that such securities may not be sold or transferred, or proceeds released, until legal transfer is complete, and that as a result of these requirements delays may occur. You agree to hold Rise harmless for any losses you may realize, directly or indirectly, as a result of such delays.

31. Non-transferable Securities. In the event that any securities in your Account become non transferable, Green Pier may remove them from your Account without further notice. Non transferable securities are those where transfer agent services have not been available for six or more years. A lack of transfer agent services may be due to a number of reasons, including that the issuer of such securities may no longer be in business and may even be insolvent.

You note the following:

- There are no known markets for these securities;
- Green Pier is unable to deliver certificates to you representing these positions;
- These transactions will not appear on Form 1099 or any other tax reporting form;
- The removal of the position will not be reported as a taxable distribution, and any reinstatement of the position will not be reported as a contribution;
- If transfer agent services become available sometime in the future, Green Pier will use its best efforts to have the position reinstated in your Account;
- Positions removed from your Account will appear on your next available account statement following such removal as an “expired” transaction.

By opening and maintaining an Account with Rise, clearing through Green Pier, you consent to the actions as described above, and you waive any claims against Rise or Green Pier arising out of such actions. You also understand that Rise does not provide tax advice concerning your Account or any securities that may be the subject of removal from or reinstatement you’re your Account, and you agree to consult your tax advisor concerning any tax implications that may arise as a result of any of these circumstances.

32. Losses Due to Extraordinary Events. You agree to hold Rise and Green Pier harmless for any losses due to extraordinary events, including, but not limited to, losses arising directly or indirectly from war, weather, natural disaster, government restrictions, the loss of data processing services or communications, exchange or market rulings, trading suspensions and disruptions of orderly trading.

33. Dividend Reinvestment Program. When you are enrolled in the Dividend Reinvestment Program (“DRIP”), all dividends paid on Eligible Securities (as defined below) are automatically reinvested in additional shares of the same security. (“Dividends” here means cash dividends, capital gains distributions, and special dividend payments, but not cash-in-lieu payments or late ex-dividend payments.) You may elect to reinvest dividends for all Eligible Securities in your Account (whether held currently or in the future) or no Eligible Securities. You may not designate specific Eligible Securities in your Account for reinvestment. When you participate in the DRIP, you authorize Green Pier to purchase shares of that security for your Account. If you do not participate in the DRIP or unenroll from the DRIP, any dividends paid on Eligible Securities will be deposited into the Core Position of your Account.

“Eligible Securities” for the DRIP are defined as securities that are:

- an exchange traded fund or domestic common stock; and
- held in street name by Green Pier (or at a securities depository on its behalf).

Dividends are reinvested on shares of Eligible Securities that satisfy all of the following:

- you own the shares on the dividend record date;
- you are enrolled in the DRIP and your shares are designated for reinvestment as of 5:00 p.m. Eastern Time on the record date (or, if the record date is not a business day, then the last business day before the record date); and
- Amount of dividend is sufficient for reinvestment.

If your Account is set up for reinvestment of dividends, any ineligible securities you own will automatically be designated if and when they become eligible.

The reinvestment of dividends may be delayed in certain circumstances. Green Pier reserves the right to suspend or completely remove securities from participation in DRIP and credit such dividends in cash at any time without notice. Additionally, Green Pier reserves the right to terminate or amend the DRIP at any time, including instituting commissions or transaction fees. You will be notified in advance of any material changes to the DRIP.

Under certain conditions a dividend may be put on hold by the issuing company. If a dividend is on hold on the payable date, reinvestment will not be performed. If a dividend is released from hold status after dividend payable date, dividend reinvestment will be performed on the day the dividend is actually paid.

If you are enrolled in the DRIP, you will be entitled to receive proxy voting materials and voting rights for all Eligible Securities based on your proportionate shares. For mandatory reorganizations, you will typically receive fractional shares and, in some instances, you may receive cash in lieu of partial shares. For voluntary reorganizations, typically the instructions you give Rise will be applied to both partial and whole shares, but in some instances partial shares will be liquidated at market price.

If you transfer or reregister your Account with Rise (for example, by changing from individual to joint registration), you must re-enroll in the DRIP.

Dividend reinvestment does not assure a profit on investments and does not protect against loss in declining markets.

Automatic reinvestment of your eligible cash distributions may give you interests in partial shares of securities, which Green Pier will calculate to three decimal places. You will be entitled to receive dividend payments proportionate to your partial share holdings.

Due to rounding, the notional amount invested in additional shares may result in slightly more or slightly less than the dividend amount received prior to reinvestment. In lieu of separate immediate trade confirmation statements, all transactions made through the DRIP will be confirmed on your regular periodic account statement. You can obtain immediate information the day after the reinvestment date by contacting Rise.

Mutual funds are not within the scope of the DRIP, but rather, when you purchase a mutual fund, it will automatically be enrolled in the applicable fund company's dividend reinvestment program. Reinvestment of dividends may give you interests in partial shares of mutual funds,

which Green Pier will calculate to four decimal places. For more information about mutual fund dividend reinvestment, refer to the applicable mutual fund prospectus or contact Rise.

For certain securities, dividend reinvestment may occur through DTC's Dividend Reinvestment Program. This plan may be utilized if an issuer offers reinvestment at a discount. Eligibility for a security to be enrolled in the DTC Dividend Reinvestment Program or the DRIP is determined by Green Pier and may change without notice. DTC program transactions take longer to process: Although the transactions are effective as of the dividend payable date, they are generally not posted to your Account until 10 to 15 days later.

34. Depository Trust Company's (DTC) Dividend Reinvestment Program. For certain securities, dividend reinvestment may occur through DTC's Dividend Reinvestment Program. This plan may be utilized if an issuer offers reinvestment at a discount. Eligibility for a security to be enrolled in the DTC Dividend Reinvestment Program or the Green Pier dividend reinvestment program is determined by Green Pier and may change without notice. DTC program transactions take longer to process: Although the transactions are effective as of the dividend payable date, they are generally not posted to your Account until 10 to 15 days later.

35. Optional Dividends. At times, certain issuers that pay dividends may offer shareholders an opportunity to elect to receive stock or cash, or a combination of both. This is known as an "Optional Dividend." The issuer will assign a default if no instruction is received. For example, the default option could be cash, stock, or a combination of both. You have the opportunity up until the applicable deadline to make an election to receive the payment of your choice. Please be advised, if you do not make an election before the deadline, your Account will be assigned a default election based on the dividend reinvestment program instructions established with respect to your Account. This default election will be used in lieu of the issuer's default option being applied to your Account.

36. Account Protection: Securities in accounts carried by Green Pier are protected with the Securities Investor Protection Act of 1970, as administered by the Securities Investor Protection Corporation ("SIPC") up to \$500,000 (including up to \$250,000 for uninvested cash that is deposited into an account for the purpose of purchasing securities). Coverage does not protect against loss of market value of securities. An explanatory brochure is available upon request at <http://www.sipc.org> or 202-371-8300.

37. Market Data: Rise provides its customers with a range of financial information, including wire service news, last sale pricing, market quotes, trading volumes, etc., which Rise purchases from independent vendors. Although Rise believes the information to be reliable, Rise cannot guarantee the accuracy of the data nor their uninterrupted provision. You agree to hold Rise harmless for any losses arising from your reliance upon these data.

38. Termination. Either you, Rise, and/or Green Pier may close your Account at any time without giving prior notice upon the other. Rise may also elect not to terminate your Account entirely but to end certain account features or trading privileges. Upon termination whether by you or by Rise, you will be liable upon demand for any debit balance or other deficiency owing to Rise. If for any reason your relationship with Rise is terminated (such as the termination of a

contract between Rise and Green Pier) and your Account is held directly by Green Pier, your Account may be restricted, and there may be new or different fees and commissions. Examples of restrictions include the ability to place sell orders only and the loss of electronic trading.

39. Online Account Agreement: In regard to your authorization of Rise to access and effect transactions in your Account(s) online, you agree to abide by all terms and conditions set forth below:

- A. You shall be the only authorized user of the service under this Agreement. You shall be responsible for the confidentiality and use of your Account number, User ID, and password. You understand that you shall be solely responsible for all orders entered through the service using your Account number, User ID, and password.
- B. You agree to use the service for lawful purposes only. Any use in violation of any applicable law or regulation is prohibited.
- C. Rise offers you various ways of accessing your Account. You agree that should you experience any problems in reaching Rise through any particular method, you will attempt to use alternate methods to communicate with us.
- D. You agree that we may modify the service or change the terms to this Agreement, in whole or in part, upon notice through the service and/or in writing.

40. Indemnification. You agree to indemnify Rise and Green Pier from, and hold Rise and Green Pier harmless for, any losses (as defined in “Limits of Responsibility”) resulting from your actions or failures to act, whether intentional or not, including losses resulting from actions taken by third parties. Beyond taking reasonable steps to verify the authenticity of instructions, neither Rise nor Green Pier has an obligation to inquire into the purpose, wisdom, or propriety of any instruction Rise receives.

41. Social Media Disclosures. Rise provides access to social media platforms through its website and trading platform. Any contents provided are for informational purposes only, does not constitute tax or investment advice, and is not a recommendation for any security or trading strategy. Rise makes no representations or warranties with respect to the accuracy or completeness of the information provided. Posts by others that describe opinions, views, or experiences may not be representative or indicative of another’s personal experience.

All investments involve risk, including the possible loss of principal. Past performance does not guarantee future results. Investors should consider their investment objectives and risks carefully before investing.

Rise and its affiliates and parent company are not affiliated with the various social media platforms and have no control over how these and other third-party sites use the information you share. Please remember, for your own security, you should never communicate any personal or account information using these channels.

41. Limited Liability. Neither Rise nor Green Pier can be responsible for the availability, accuracy, timeliness, completeness, or security of any service related to your Account. You

therefore agree that Rise and Green Pier are not responsible for any losses (meaning claims, damages, actions, demands, investment losses, or other losses, as well as any costs, charges, attorneys' fees, or other fees and expenses) that you incur directly or indirectly resulting from a cause over which Rise, Green Pier, and their respective affiliates do not have direct control, including but not limited to, government restrictions, exchange or market rulings, suspension of trading, war, strikes, the failure of electronic or mechanical equipment or communication lines, telephone, or other interconnect problems (e.g. if you are unable to access your online service provider), unauthorized access, theft, or operator errors. You further agree that Rise, Green Pier, and their respective affiliates will not be liable for any consequential, incidental, special, or indirect damage (including lost profits, trading losses and damages) that result from inconvenience, delay or loss of the use of any online service even if we have been advised of the possibility of such damages.

42. **Warranty Disclaimer.** Neither Rise nor Green Pier nor any third party makes any representations or warranties express or implied, including, without limitation, any implied warranties of merchantability or fitness for a particular purpose in respect of any services provided in connection with your Account, or any information programs or products obtained from, through, or in connection with these services. In no event will Rise, Green Pier or any third party be liable for direct, indirect, incidental, or consequential damages resulting from any defect in or use of these services.

43. **Separability:** If any court or regulatory body finds a provision of this agreement to be invalid or unenforceable, only that provision will be deemed invalid or unenforceable, with all other provisions of the agreement remaining in full force and effect.

44. **Assignment and Succession:** This agreement shall inure to Rise's successors and assigns, and shall be binding upon your heirs, executors, administrators, successors, and assigns. Rise or Green Pier may transfer its interests in your Account or this Agreement to any of its successors and assigns, whether by merger, consolidation, or otherwise.

45. **Amendment of this Agreement:** Rise reserves the right to modify or terminate this agreement at any time. You agree to consult the Rise web site regularly for up-to-date information about the services offered and associated fees and charges.

46. **Governing Law:** This is a New York contract and shall be construed and governed in accordance with the laws of the State of New York, the courts of which shall have exclusive jurisdiction over any actions cognizable hereunder, to the extent set forth herein. The provisions of this Agreement governing arbitration, choice of law, limitation of liability, and indemnification will survive the termination of this Agreement.

47. **Residing Outside the United States.** If Green Pier or Rise determines that you reside outside the United States, you will be subject to certain limitations. While Rise generally makes this determination by looking at the address information on its books and records (including the addresses maintained by the Account owner and certain individuals with control over the account), Rise and Green Pier reserve the right to consider other information when making this determination and/or subjecting you to these limitations. Depending on where you reside, you

may be subject to restrictions up to and including restrictions that will prevent you from making additional deposits or purchasing additional securities positions (i.e., you will be prohibited from doing anything in your Account other than selling your existing holdings and withdrawing the proceeds). Notwithstanding the above, special rules govern your relationship with Rise and Green Pier if you live in Canada. Because of this, and because every situation is unique, you should contact Rise if you have questions about how you may be affected. If you notify Rise that you do not reside outside the U.S., these limitations may be lifted.

48. Security for Indebtedness: In your Agreement with Rise you grant a lien on all securities and other property held in any Rise account in which you have an interest, now or in the future, for the discharge of all your debts and other obligations owing to Rise. Rise may do so without retaining in its possession or under its control for delivery a like amount of securities or other property.

49. Unresolved Issues. An inquiry or complaint, which is not resolved to your satisfaction, may be directed to the Rise Compliance Department at 300 Vesey Street, Suite 501 New York, NY 10282 or 800-923-3863.

50. Transfer on Death Accounts. You are responsible for complying with all regulations as they are in force in your state of residence. Transfer On Death (“TOD”) accounts are only available to individuals, not retirement or fiduciary accounts. Neither Rise nor Green Pier will advise you on whether TOD registration is appropriate for your tax or estate planning purposes. Registering a securities account in TOD form is legal only in certain states, so it is important to consult your own legal or tax advisor before establishing or revoking a TOD registration. With TOD registration, you designate a beneficiary or beneficiaries who will receive all monies, securities, or other assets held in your Account at the time of your death (or upon the death of the last surviving account holder, if this is a joint account). You can change your beneficiary designation at any time by filling out a new beneficiary designation form. Rise will rely on the latest beneficiary designation in its possession. You cannot change your beneficiary by will, codicil, or trust or other testamentary document. If Rise or Green Pier considers it necessary, they may request additional documents from any beneficiaries before transferring assets to them from your Account. Note that although Green Pier may hold in a nominee name securities that are in a TOD account, Green Pier has no responsibility to determine the registration or ownership of the account as a whole, either before or after your death.

51. ARBITRATION: With respect to the pre-dispute arbitration agreement that follows, please note that:

(1) All parties to this agreement are giving up the right to sue each other in court, including the right to a jury trial, except as provided by the rules of the arbitration forum in which a claim is filed.

(2) Arbitration awards are generally final and binding upon the parties. A party's ability to have a court reverse or modify an arbitration award is very limited.

(3) The ability of the parties to obtain documents, witness statements and other discover is generally more limited in arbitration than in court proceedings.

(4) The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.

(5) The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.

(6) 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.

(7) The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Except as provided herein, any dispute, claim or controversy relating to this Account shall be settled by arbitration in accordance with either the rules of FINRA or the SEC. Any arbitration under this Agreement will be conducted pursuant to the Federal Arbitration Act and the laws of the governing state. Notwithstanding the foregoing it is further agreed that Rise may at its sole option decline arbitration and elect to pursue its legal remedies as to any claim arising out of the failure of the undersigned to pay any indebtedness due to Rise. Initiation of arbitration proceedings may be made by written demand for arbitration or notice of intention to arbitrate, served by either party upon the other, specifying the rules which are to apply to the arbitration.

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 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.

IMPORTANT INFORMATION YOU NEED TO KNOW ABOUT OPENING A NEW ACCOUNT

Customer Identification Program Notice: To help the government fight the funding of terrorism and money laundering activities, federal law requires financial institutions to obtain, verify, and record information that identifies each person who opens an account. This Notice answers some questions about our Customer Identification Program.

What types of information will I need to provide? When you open an account, we are required to collect information such as the following from you:

o Your name

o Date of birth

o Address

o Identification number:

- U.S. Citizen: taxpayer identification number (social security number or TIN employer identification number) You may also need to show your driver's license or other identifying documents. If you currently do not have a U.S. residence, we will also require a copy of your unexpired passport with photo.
- Non-U.S. Citizen: taxpayer identification number, an unexpired passport with photo and number, and country of issuance, alien identification card number, or unexpired government-issued identification showing nationality, residence, and a photograph of you. You may also need to show your driver's license or other identifying documents.
- A corporation, partnership, trust or other legal entity may need to provide other information, such as its principal place of business, local office, employer identification number, certified articles of incorporation, government-issued business license, a partnership agreement, or a trust agreement.

U.S. Department of the Treasury, Securities and Exchange Commission, and FINRA rules already require you to provide most of this information. These rules also may require you to provide additional information, such as your net worth, annual income, occupation, employment information, investment experience and objectives, and risk tolerance.

What happens if I don't provide the information requested or my identity can't be verified?

We may not be able to open an account or carry out transactions for you. If we have already opened an account for you, we may have to close it.

We thank you for your patience and hope that you will support the financial industry's efforts to deny terrorists and money launderers access to America's financial system.