



Account Number: _____

Online Service Agreement

Name on Account		Social Security Number	
Joint Applicant's Name		Social Security Number	
Home Address (Please provide a street address)	City	State	Zip Code
Home Telephone	Work Telephone	E-mail Address	

Account Agreement

Rule 14b-1(c) of the Securities Exchange Act, unless you object, requires us to disclose to an issuer, upon its request, the name, address, and securities position of our customers who are beneficial owners of the issuer's securities, which are held by Apex Clearing in nominee name. The issuer would be permitted to use your name and other related information for corporate communication only. If you object to this disclosure, check this box:

I would like to establish a brokerage account with Firstrate Securities Inc. which clears all transactions through Apex Clearing. I acknowledge by signing this agreement that I have received, read and understand the terms and conditions in the Firstrate Securities Inc. Account Agreement (which includes the margin agreement), and agree to be bound by these terms and conditions as they apply to my account as amended from time to time. I agree that Firstrate Securities Inc. does not provide legal or tax advice, and will not advise me concerning the nature, potential value, or suitability of any particular security, transaction, or investment strategy. I understand that investments purchased through Firstrate Securities are not insured by the FDIC (Federal Deposit Insurance Corporation), are not obligations of or guaranteed by any financial institution and are subject to investment risk and loss that may exceed the principal invested.

In accordance with the Firstrate Securities Account Agreement, I agree that all debts and other obligations owed to Firstrate and any party to the Account Agreement will be secured by a lien on all securities and other property now or hereafter held or maintained in any of my present or future Firstrate accounts, whether individually or jointly held with others, or in any other Firstrate account in which I have an interest.

I further acknowledge that I have received, read and understand the predispute arbitration clause located in the Firstrate Securities Inc. Account Agreement, paragraph 23, and agree to resolve any disputes arising out of my account by arbitration.

I further acknowledge that I have received, read and understand the Margin Disclosure Statement provided by Firstrate Securities Inc.

W-9 Certification: under penalties of perjury, I certify that: 1. the number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and 2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and 3. I am a U.S. citizen or other U.S. person (defined below); and 4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct. Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are: • An individual who is a U.S. citizen or U.S. resident alien; • A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States; • An estate (other than a foreign estate); or • A domestic trust (as defined in Regulations section 301.7701-7).

E-DOCUMENTS ENROLLMENT: I acknowledge that I will receive trade confirmations, account statements, tax-related documents, proxies, prospectuses, and other eligible account documents electronically. An e-mail notification will be sent to my e-mail address on the same day that any electronic documents become available. If a valid email address is not provided, I will receive paper copies of account documents by regular mail to my address on record. I will be responsible for any fees that may apply.

I authorize Apex Clearing and/or Firstrate Securities to obtain a consumer report at the time of application to verify my creditworthiness and to obtain a consumer report from time to time for updates, renewals, extensions, and collection activity on any approved account. Upon my written request, Apex Clearing will disclose to me whether it obtained a report, and if so, the name and address of the consumer-reporting agency that provided it. In the event that my account is denied, as a result of the consumer report verification, I authorize Apex Clearing to provide to Firstrate the reason(s) for such denial.

I acknowledge that the information provided in the Account Application is accurate and correct.

X		X	
Applicant's Signature	Date	Joint Applicant's Signature	Date
(signature must match identification provided)		(signature must match identification provided)	

For Office Use Only

Margin Cash

Approved By: _____ Date: _____ Account #: _____ Customer ID Verified: Yes No



Self-directed Trading Account Risk Disclosure

All FirstTrade Accounts are self-directed. Customers are solely responsible for any and all orders placed in their Accounts and understand that all orders entered by them are unsolicited and based on their own investment decisions or the investment decisions of their duly authorized representative or agent. Consequently, any customer of FirstTrade agrees that neither FirstTrade nor any of its employees, agents, principals or representatives:

- solicit orders;
- recommend any security, transaction orders;
- provide investment advice in relation with FirstTrade account;
- make discretionary trades;
- produce or provide research;
- act as a market maker in any security;

The research materials that are available through www.firsttrade.com are intended for informational and educational purposes only. They do not constitute a recommendation to place an order or engage in any investment strategies.

All securities trading is speculative in nature and involves substantial risk of loss. It is very important that Customers understand all the risk of any form of trading. The U.S. Securities and Exchange Commission websites - <https://www.sec.gov> , <https://www.investor.gov>, and FINRA - <http://www.finra.org>, provide useful information for investors.