

Indemnification

The Undersigned acknowledges and agrees that the Undersigned is responsible for all acts of the Agent(s). The Undersigned hereby agrees, individually and on behalf of his/her heirs, executors, legal representatives and assigns to indemnify and hold harmless DBSI and its parents, affiliates, subsidiaries, officers, employees and agents (collectively, "DB") from all claims that may arise in connection herewith, and to pay DB promptly, on demand, any and all losses and liabilities arising therefrom or from any action taken or not taken by DB in reliance hereon, including without limitation, any debit balance due with respect to the Account(s). The Undersigned further hereby ratifies and confirms any and all transactions (including any payments or transfers) made by the Undersigned's Agent(s) in connection with the Account(s) prior or subsequent to the execution of this document and holds harmless DB regarding same.

This Authorization/Power of Attorney shall inure to the benefit of DB and its successors and assigns irrespective of any change or changes at any time in the personnel thereof for any cause whatsoever.

Principal(s) Signature and Acknowledgement

To be effective for joint account(s), all account holders must sign. Document must be signed in the presence of the witnesses.

The Undersigned understands and agrees that DBSI may require joint account holder(s) to sign all requests for withdrawals from an account jointly with the Agent(s).

The Undersigned by signing below confirms that he/she has read the contents of this Power of Attorney and understands same, and has executed this Power of Attorney of his/her own free will and has received advice about the effect of this Power of Attorney from his/her advisers as he/she has deemed necessary or advisable.

In witness whereof, the Undersigned has executed this Authorization/Power of Attorney.

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Date Signature

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Print Name (the Undersigned)

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Date Signature

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Print Name (the Undersigned)

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Date Signature

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Print Name (the Undersigned)