

BY SIGNING BELOW, CLIENT ACKNOWLEDGES THAT CLIENT HAS RECEIVED, READ AND AGREES TO THE TERMS OF THIS MARGIN AGREEMENT, INCLUDING THE MARGIN DISCLOSURE.

This Agreement is subject to the Pre-Dispute Arbitration Clause in Section III, page 5, of the Account Agreement.

Account Number _____

Individual or joint account (IF THIS IS A JOINT ACCOUNT, ALL ACCOUNT OWNERS MUST SIGN):

Signature _____ Date _____

Print Name _____ SSN/EIN _____

Signature _____ Date _____

Print Name _____ SSN/EIN _____

Signature _____ Date _____

Print Name _____ SSN/EIN _____

Corporation, partnership, trust or other entity:

CONFIRMATION OF AUTHORITY TO BORROW:

If this is an agreement for a trust, other fiduciary account or other non-natural person(s) account, the authorized person hereby certifies and represents that the use of a margin account and specifically the borrowing, lending and pledging of Securities and Other Property as described herein and in the Margin Section is in accordance with and authorized by the provisions of the trust or other instrument and Applicable Law governing the trust or other entity.

J. Epstein Virgin Islands Foundation, Inc

Name of Entity _____ Employer _____

Signature of Officer, Partner, Trustee, Authorized Party _____ Date _____

Print Name/Title _____

Signature of Officer, Partner, Trustee, Authorized Party _____ Date _____

Print Name/Title _____

Signature of Officer, Partner, Trustee, Authorized Party _____ Date _____

Print Name/Title _____

FOR OFFICE USE ONLY

Branch Manager approval for margin accounts: Signature _____ Date _____