

RAND FINANCIAL SERVICES, INC. JOINT ACCOUNT SUPPLEMENT

SECTION A

If this account is held by more than one person or entity, all of the Joint Owners agree to be jointly and severally liable for the obligations assumed in the Commodity Customer Agreement. Further, any one or more of the Joint Owners, shall have full authority to act on behalf of the joint account as if (s)he alone were interested therein, all without notice to the others interested in said account and all for the account and risk of all Joint Owners. Such authority shall include, but not be limited to:

- (1) buying, selling and trading in Commodity Interests (as such term is defined in the Commodity Customer Agreement) for present or future delivery, on margin or otherwise, and including the power to sell "short";
- (2) depositing and withdrawing funds, checks and other negotiable instruments, securities or other property to or from Rand, as the case may be;
- (3) receiving and acquiescing in the correctness of notices, confirmations, requests, demands and communications of every kind;
- (4) entering into a Commodity Customer Account Agreement with Rand;
- (5) settling, compromising, adjusting and releasing with respect to any and all claims, demands, disputes and controversies, with Rand, pending or contingent;
- (6) entering into other agreements and taking any other action relating to any of the foregoing matters, including but not limited to the granting of discretionary trading authority to other individuals or entities.

SECTION B

Each Joint Owner hereby appoints each and every other Joint Owner as his/her agent and confers upon every other Joint Owner and each of them, the broadest possible power with respect to the above grants of authority; and each Joint Owner agrees to indemnify and hold Rand harmless against any and all claims that may arise by reason of its following any directions, instructions and orders given to it by any Joint Owner in respect of this account. All property of any one or more of the Joint Owners held or carried by Rand shall be held as collateral security and with a general lien thereon for the payment of all debits, losses or expenses incurred in the joint account and vice versa, however arising. In the event of death or legal incapacity of any of the Joint Owners, the survivor(s) immediately shall give Rand notice and Rand may, before or after receiving such notice, take such action, require such documents, retain such assets and/or restrict transactions as Rand deems advisable, in its sole and absolute discretion, to protect itself. Liability of the Joint Owners hereunder shall pass to any estate or personal representative of the Joint Owners.

SECTION C

This joint account is ___ with ___ without (check one) right of survivorship. "Without right of survivorship" means upon death of any of the Joint Owners and upon liquidation of all positions, Rand will separate the joint account into equal shares or such other shares as all Joint Owners shall have notified Rand in writing, as nearly as may be possible in the Joint Owners' respective names. "With right of survivorship" means upon death of any of the Joint Owners, the survivor(s) shall be vested with this joint account, subject to notice and liability as aforesaid.

If no instruction is given above, the account shall be deemed Joint Tenants with Right of Survivorship.

X _____
Signature

X _____
Signature

ALL JOINT OWNERS MUST SIGN.