



Customer ACCOUNT DOCUMENTATION

The Following Documents Comprise The Account Agreement and shall be collectively known as the “Account Documents”:

I. Customer Information

II. Customer Profile

III. Disclosure Statement

IV. Customer Account Terms and Conditions

V. Customer Account Agreement

VI. Form Appointment of Broker/Agent/Legal Representative

IMPORTANT: Please complete this entire application form; answer all questions, carefully review all sections and be sure to sign your name at the bottom of pages 3-6-16-17-18

Customer INFORMATION

Full Name

Street Address

City, State, Zip

Telephone # (Home)

Telephone # (Work)

Telephone #(Cell)

Fax #

Email Address

Social Security #



Customer PROFILE

The physical precious metals market can be volatile, especially when precious metals are purchased through financing. Purchasing precious metals therefore is not suitable for all individuals because of the risk involved.

Customer hereby represents and warrants that all information disclosed to **INTEGRITY CME**, regarding Customer’s experience and background is true and accurate and puts no obligation on **INTEGRITY CME**, to confirm or clarify the information provided.

Please complete the following questions.

1. What do you do for a living? _____

2. How long have you been in your current position?_____

3. What is your present income?_____

4. How old are you?_____

5. Are you married, single, divorced, or widowed?_____

6. What is your net worth?_____

7. How much do you have invested in stocks?_____

8. Concerning you liquid assets, how much money do you have invested in:

a. Certificates of Deposit_____

b. Treasury Bills_____

c. Money Market Funds_____

d. Savings Accounts_____

e. Checking Accounts_____

f. Other liquid assets _____

9. How much do you have invested in precious metals or collectible investments such as art, coins, jewelry, and etc.

10. Concerning Real Estate:

a. What percentage of your net worth is from real estate?

b. If you sold your real estate today, how much cash would you clear after you have paid your mortgage?

I hereby acknowledge that the foregoing answers are true to the best of my knowledge and that I have not been instructed by anyone to misrepresent any facts herein. **INTEGRITY CME.** may rely on the above information in determining my financial suitability as a purchaser.

X _____

Date _____

RISK FACTORS AND DISCLOSURE STATEMENT

THE FOREGOING explanation of risk factors and disclosures is an express part of the Account Agreement and is incorporated as a material part of all sections therein.

The ownership of physical precious metals can be made through various vehicles. The following represents some, but not all, areas of risk and costs that are inherent with various methods of ownership of physical precious metals. Customers are strongly encouraged to seek further information from other reliable sources about physical precious metals, markets that trade precious metals, and the increased risks of financing ownership of physical precious metals.

Cash Transactions

Customer acknowledges that each transaction is a spot metals transaction and not a futures contract. Transactions subject to this Agreement are cash transactions. Such transactions are not subject to regulation by the Commodity Futures Trading Commission or the National Futures Association.

Intent of Delivery

INTEGRITY CME. is entering into this relationship with you with the express intent of making delivery, and Customer hereby acknowledges an intent to take delivery of all metals purchased.

Market Fluctuations and Risk of Loss

Because of the volatile nature of the physical precious metals markets, the purchase and sale of physical precious metals involve a high degree of risk and are not suitable for all persons.

The price of precious metals changes daily and there are absolutely no guarantees that the purchase price will increase following purchase. Upon entering the market, the risk of loss is the Customer's. Only those individuals who are capable of sustaining the financial loss from the purchase of a potentially depreciating asset should consider purchasing precious metals.

Stagnation

Investment dollars put into physical precious metals may be converted back to cash by a subsequent sale of purchased metals. **INTEGRITY CME.** may, in its sole discretion, purchase quantities in precious metal, but reserves the right to refuse all or part of any transaction. **INTEGRITY CME.** provides no promise or guarantee that it, or any other metals merchant or wholesaler, will purchase metals from Customer, or that the market for such metals will not fail.

Fees and Costs

In order for a precious metals purchase to become profitable, the value of the metals must increase sufficiently enough to exceed the total cost paid for the metals. The total costs may include brokers' fees and/or commissions, delivery costs, storage costs, and interest on leveraged purchases. This is commonly referred to as "the break-even price."

Delivery Charges

Physical precious metals can either be delivered directly to the client's designated point of delivery or to a recognized depository which provides insured non-segregated storage. Most home deliveries take place via drop shipment from recognized depositories via registered insured mail and are subject to handling fees, postage, and insurance.

Financing

INTEGRITY CME. may provide financing services which allow clients to borrow up to 80% of the value of precious metals products, provided that **INTEGRITY CME.** may, in its sole discretion increase or decrease the amount of leverage. Interest rates and various fees will vary from one institution to another. All clients that wish to make use of financing through **INTEGRITY CME.** must understand the following:

- 1) The use of financing substantially increases your risk of loss.
- 2) Should the value of the product decline, **INTEGRITY CME.** reserves the right to demand either a principal loan reduction or the provision of additional acceptable collateral.
- 3) **INTEGRITY CME.** also may reserve the right to liquidate all, or part, of the product acting as collateral for the loan without any prior notice to the client.
- 4) The ongoing cost of borrowing (interest charges and fees) will increase "the break-even price" of the product purchased or that is being used to support collateral for the loan. Therefore, precious metals purchased with the use of financing must increase in price sufficiently enough to offset the cost of borrowing before an actual profit can be generated by selling the product.
- 5) There are no guarantees that clients will be able to resell their precious metals in whole or in part, or for an amount equal to, or greater than, the unpaid balance, including unpaid interest charges, due to **INTEGRITY CME.** Customer will be responsible for any and all deficiencies.
- 6) It is possible to lose more than the amount of the purchaser's initial investment when financing is used.

Liquidity

Precious metal owners should note that on any given day, market trading in categories of precious metals may be restricted, suspended or halted entirely for any number of reasons. When such situations occur, it may be difficult or impossible to sell physical precious metals or to know when the exchange market will resume activity. Additionally, precious metals purchased from or through the firm when sold to any third party, may be required by that third party to subject the precious metals to inspection and assay at the owner's expense.

Taxes

As tax laws are constantly changing, we suggest that you consult your tax advisor as to how current tax laws may affect the outcome of contemplated purchases or sales before entering into any agreement to purchase precious metals.

Brokers

INTEGRITY CME. assumes no responsibility to the customer for recommendations of the purchase or sale of precious metals made by any broker, nor does **INTEGRITY CME.** in any way vouch for any broker, that broker's experience, or regulatory background. Customer alone is responsible for researching the background of any broker with whom Customer establishes a relationship.

ACKNOWLEDGEMENT

I have read and understand the foregoing risk factors and disclosures related to investing in precious metals investments.

Print Name

Signature

Date



Customer ACCOUNT TERMS AND CONDITIONS

-PLEASE RETAIN FOR YOUR RECORDS-

THIS AGREEMENT is made and entered into on this date set forth next to customer's signature on the Account Agreement by and between RETAIL METAL DEALER (“**INTEGRITY CME.**”), a Florida corporation, and the Customer (s) whose signature (s) and name (s) appear on the Account Agreement.

A: This Agreement provides for the establishment of an account for Customer with **INTEGRITY CME.** for the purchase of physical precious metals and shall apply to all such transactions between Customer and **INTEGRITY CME.**

B: **INTEGRITY CME.** is a wholesaler in precious metals. Precious metals include, but may not be limited to, silver bullion, gold bullion, silver coins, gold coins, platinum, and palladium. **INTEGRITY CME.** owns quantities of precious metals that it offers for sale to the retail public. **INTEGRITY CME.** shall be the source of all precious metals bought or sold under this Agreement.

C: It is understood and agreed that no such transaction between **INTEGRITY CME.** and Customer shall become effective until or unless each party hereto shall have fully executed this Agreement.

Now, therefore, it is understood and agreed as follows:

I. WARRANTIES AND REPRESENTATIONS:

Customer hereby warrants and represents each of the following:

A: That Customer has received, read and understands this Agreement and all prior and subsequent parts of the Account Documents, including the Risk Factors and Disclosure Statement, all of which are by this reference fully incorporated herein as though fully set forth.

B: That Customer is of legal age and capacity to enter into this Agreement, and that Customer has the financial sophistication, wherewithal, and financial ability to bear the risks of entering into physical precious metals transactions. This includes the ability to sustain losses equivalent to at least the total value of the Customer’s account maintained with **INTEGRITY CME.**, which if said losses occurred, same would have nothing more than a minimal effect on customer's net worth. Customer further acknowledges that risks discussed in the Account Documents may not

cover all possible risks. It shall be Customer's sole responsibility to become educated on all the risks associated with the spot precious metals market.

C: That Customer understands this is an Agreement for transactions in precious metals solely on a "spot" basis, meaning that all transactions are for the purchase or sale of precious metals immediately (consistent with the customs of the "spot" market). Thus, this Agreement specifically contemplates the delivery of physical precious metals, and Customer intends to accept, and has the ability to accept, delivery of precious metals. Any and all costs associated with the delivery of precious metals shall be the sole responsibility of Customer.

Customer further understands that, to the extent **INTEGRITY CME.**, in its sole discretion, agrees to purchase precious metals from Customer, Customer shall be responsible for facilitating immediate delivery of the precious metals to **INTEGRITY CME.** unless specifically agreed otherwise.

D: That Customer maintains discretionary authority over any and all transactions. **INTEGRITY CME.** makes no recommendation with respect to a Customer's decision to grant a third-party agent, broker, or other party authority, through a limited power of attorney or otherwise, to enter into transactions on Customer's behalf. It shall be Customer's sole responsibility to provide **INTEGRITY CME.** with all documents and records necessary to identify all individuals with transaction authority for Customer's account. Any revocation of a limited power of attorney, or other revocation of authority, must be in writing and delivered to **INTEGRITY CME.** by fax or mail.

E: That **INTEGRITY CME.** makes no guarantee, promise, or other warranty to Customer that **INTEGRITY CME.** will honor any request to purchase or offset any quantity of precious metals from Customer. Any decision to offset or purchase Customer's precious metals holdings shall be solely in **INTEGRITY CME.**'s discretion, subject to revocation at any time before the Settlement Date.

F: That it is Customer's obligation to provide timely delivery instructions on precious metals purchases, and that in the absence of timely delivery instruction from Customer, **INTEGRITY CME.** reserves the right, in its sole discretion, to deliver, store at cost, buy back, or setoff all or any portion of precious metals owned by Customer, at Customer's risk. Nothing in the Agreement shall be read to contradict in any way, either expressly or impliedly, the terms of this paragraph.

G: That **INTEGRITY CME.** warrants only its ability to make delivery on any accepted transaction for the purchase of precious metals. **INTEGRITY CME.** may utilize one or more sources, including its own inventory, to acquire the physical precious metals necessary to fulfill its obligations to Customer. Customer has no privity of contract with any other physical precious metal source other than **INTEGRITY CME.**. Customer agrees that Customer is neither a party nor an intended third-party beneficiary of any such agreements. **INTEGRITY CME.** shall not be under any obligation to disclose its physical precious sources to Customer or anyone acting pursuant to Customer's direction or authority.

H: That Customer consents to **INTEGRITY CME.**'s ability to maintain accounts in its own interest at any financial institution, in any form of physical precious metal, currency, security, or commodity, for any purpose, including but not limited to, providing a hedge against actual or potential customer obligations.

I. That Customer understands **INTEGRITY CME.** has no association or affiliation with any regulated exchange or board of trade, and that **INTEGRITY CME.**'s obligations hereunder are not otherwise guaranteed by a clearing house or other third-party. Customer understands that **INTEGRITY CME.**'s lack of any such clearing house or third-party guarantee raises the possibility of a default by **INTEGRITY CME.** of its obligations under this Agreement, which may pose a credit risk to Customer's account holdings.

II. TRANSACTIONS:

A: **ORDERS AND PURCHASE PRICE:** **INTEGRITY CME.** will attempt to execute all orders that it may, in its sole discretion, accept from Customer in accordance with Customer's instructions. However, with the exception of the instruction to deliver (provided Customer satisfies all conditions for delivery provided hereunder or which **INTEGRITY CME.** may otherwise provide), **INTEGRITY CME.** reserves the right to refuse any transaction, including, but not limited to, any buy or sell request.

B: **PRICE:** The price at which all products will be purchased by Customer from **INTEGRITY CME.** shall be the price specified by **INTEGRITY CME.** and agreed upon by Customer (or Customer's agent/independent introducing broker) at the time each order is placed. Such price, at each instance, shall conform to then existing, current price list, commission and administration fee schedules which may be promulgated by **INTEGRITY CME.,** or which Customer has agreed to with an agent or independent introducing broker. **INTEGRITY CME.** reserves the right to modify its schedule of fees from time to time. **INTEGRITY CME.**'s offered price is normally based on the prevailing market price of precious metals, which is reflected in terms of the price per ounce. The market prices of precious metals normally, so long as a market for the metals exists, fluctuate on a continual basis due to innumerable factors that cannot be reliably or consistently predicted. The price of precious metals as set by the markets does not include fees, commissions, spreads, or other charges that may be charged by **INTEGRITY CME.,** as disclosed herein, or by any independent introducer with which Customer may have an agreement.

C: **PLACING OF ORDER REQUIRED:** **INTEGRITY CME.** will accept no order, written or oral, unless the same is placed by Customer himself, or by his duly authorized legal representative. Customer hereby acknowledges that all verbal communications with **INTEGRITY CME.,** including but not limited to verbal instructions to make a transaction, can be tape recorded by **INTEGRITY CME..** Customer specifically consents to allow **INTEGRITY CME.** the use of each tape recording as evidence of the Customer's instructions, as well as the authority to so tape record the Customer's conversations with **INTEGRITY CME.** and independent brokers, whether or not disclosed by **INTEGRITY CME.** in each instance.

D: **CONFIRMATION OF TRANSACTIONS:** **INTEGRITY CME.** will deliver or otherwise make available electronically to Customer statements which will include all the transactions. Customer shall be required to notify **INTEGRITY CME.** of any error in any statement so received by the Customer within 10 days after delivery thereof by **INTEGRITY CME..** All statements shall be conclusively presumed to be true and accurate in all respects if no correction is communicated by Customer to **INTEGRITY CME.** within 10 days after delivery of a statement by **INTEGRITY CME..**

E: **SPECIFIC QUALIFICATIONS:** All transactions will relate to such specific types and quantities as **INTEGRITY CME.** and Customer shall agree at the time Customer shall place an

order. **INTEGRITY CME.** makes no guarantee on the availability of any particular quantity to type of precious metals.

F: ASSIGNMENT: In the event that **INTEGRITY CME.**'s stock or assets either in whole or in part are transferred, this Agreement and the rights and obligations of **INTEGRITY CME.** pursuant thereto are assignable by **INTEGRITY CME.** to transferee without the necessity of any consent of the Customer. This Agreement and customer account shall be deemed an asset of **INTEGRITY CME.** The rights and obligations of the parties hereto are otherwise not assignable by either party without the prior written consent of the other.

G: SUSPENSION OF THE COMPANY'S OBLIGATIONS: **INTEGRITY CME.**'s agreement to sell and/or purchase and/or deliver product to Customer or Customer's third party designate may be suspended during any period of trading restriction, suspension, or halt, or for any other reasons beyond the reasonable control of **INTEGRITY CME.**

H: COMMISSIONS: To the extent Customer may have an agreement with an independent broker or agent on commissions to be charged for spot precious metals transactions, **INTEGRITY CME.** agrees, with Customer's consent, to collect and forward to Customer's introducing broker or agent the amount of agreed-upon commissions.

III: TERMS OF PAYMENT:

A: All purchases shall require payment by cash or cleared funds in the full amount of the agreed upon purchase price, plus any or all applicable delivery, commissions, or other fees. Such remittance shall be delivered to **INTEGRITY CME.** on or before the day of the transaction.

B: If Customer fails to make all required payments timely as described herein, then **INTEGRITY CME.** shall have the right to liquidate sufficient portions of the Customer's assets to pay for all amounts owed to **INTEGRITY CME.** to this purpose.

IV: DELIVERY OF PRODUCTS:

The Customer, when purchasing under the terms and subject to the conditions of this Agreement, have the following options of delivery available:

1) IMMEDIATE HOME DELIVERY. This option will include additional expense for delivery and handling to be negotiated upon completion of a transaction. Customer must satisfy any balance in Customer's account prior to delivery. Delivery instructions shall include a specific address, which cannot be a Post Office Box, where delivery is to be made. The Customer herein agrees to pay to **INTEGRITY CME.** any and all delivery charges.

2) STORAGE. The Customer may effect delivery through storage of purchased metals at a designated secure storage facility. Customer is solely responsible for all fees and costs of such storage. Absent specific instructions to deliver purchased precious metals, **INTEGRITY CME.** may, in its sole discretion, designate a secure storage facility of purchased precious metals. In addition to **INTEGRITY CME.**'s own vaults, or vaults **INTEGRITY CME.** is now using or may use, **INTEGRITY CME.** may use any depository to store physical precious metals on behalf of Customer.

V: FINANCING TERMS AND CONDITIONS

A: PURPOSE: The following sets forth the terms under which **INTEGRITY CME.** will, in its sole discretion, finance sums of money or lend Customer physical precious metals, and the costs and requirements of such lending, including, but not limited to, delivery to a depository, costs, fees, storage, collateral, security interest, certain risks and costs associated with each loan transaction.

B: CREDIT PURCHASES ARE DISCRETIONARY: The decision to purchase precious metals through financing (otherwise known as “on margin”) and to undertake the extraordinary risks of margin purchases is entirely Customer’s. Customer is under no obligation to finance any transaction. Customer understands that the use of margin dramatically increases Customer’s risk, and may exaggerate Customer’s loss in the value of Customer’s precious metals holdings. Customer should take into serious consideration Customer’s financial ability to bear the substantial risk of losing much, and possibly all, of Customer’s investment in a leveraged transaction. No Customer should engage in leveraged spot precious metals transactions unless that Customer can afford to lose the entire amount of the transaction.

C: AUTHORIZATION: Financing may be made by **INTEGRITY CME.** at the oral or written request of Customer. Only Customer is authorized to request financing and direct disposition thereof until written notice of the revocation of such authority is received by **INTEGRITY CME.** Any such advance or loan shall be conclusively presumed to have been made to, or for the benefit of, Customer when made in accordance with such requested directions and when said advance is paid or loan is made on behalf of Customer.

D: PAYMENT: Immediately upon placing an order, Customer shall pay to **INTEGRITY CME.** a minimum of Twenty (20%) Percent of the total market value of the Customer's purchase, subject to **INTEGRITY CME.**'s discretion either to increase or decrease the percentage payment amount required. Customer may pay up to One Hundred (100%) Percent of the total market value of the physical metal. **INTEGRITY CME.** reserves the right to alter, change, or otherwise modify these requirements at any time without notice.

E: CREDIT FEE

The credit fee, which might also be referred to as finance charge, is the dollar amount that the credit, i.e., the balance due **INTEGRITY CME.**, will cost Customer.

The CREDIT FEE RATE is a variable rate, which may change daily. In computing your monthly charges, **INTEGRITY CME.** will apply the CREDIT FEE RATE for each day of the month (the daily periodic rate), to your daily outstanding balance due. To learn the rate currently in effect on your outstanding credit balance, contact **INTEGRITY CME.**

The amount of the CREDIT FEE CHARGE will be the Chase Manhattan Prime or Base Rate **plus** 5½ % APR.

To determine your daily outstanding balance due **INTEGRITY CME.**, start with opening balance for the day, add the amount of any new balances due, or other changes incurred on that day, and subtract any payments received or credits

attributed to that day. **INTEGRITY CME.** will then multiply the net balance due by the daily periodic rate and add each day's charges.

The ANNUAL PERCENTAGE RATE (“APR”) is the total CREDIT FEE CHARGE expressed as a yearly rate. Because the Chase Manhattan Prime or Base Rate may change daily, it is not possible to state an ANNUAL PERCENTAGE RATE in this Agreement, but your monthly statement will show what your ANNUAL PERCENTAGE RATE would be if your credit fee charges for the rest of the year duplicated those for the period reflected in the monthly statement. If the Chase Manhattan Prime or Base Rate throughout the entire year is 6%, the ANNUAL PERCENTAGE RATE would be 11½%.

F: EQUITY: Should the total credit balances due to **INTEGRITY CME.** in the Customer's account become 90% or more of the market value of the products held in the Customer's account, the Customer must immediately take the following necessary steps to restore the equity in the account to a minimum of 15%. This may be accomplished by the following methods:

- 1) Purchase of additional product (either fully paid for or on credit term);
- 2) Reduction of credit balance due to **INTEGRITY CME.**;
- 3) Partial or complete liquidation.

G: EQUITY REQUIREMENTS: Customer agrees to keep his obligations at all times fully secured, to the satisfaction of **INTEGRITY CME.**, and to make additional cash payments to his or her account or deposit additional property as security if necessary, should the value of the physical precious metal at any time suffer a decline or for any reason be at any time insufficient to secure such obligations to the satisfaction of **INTEGRITY CME.** Loans of physical precious metal must be secured by cash deposits, the value of which at all times must exceed the prevailing market value of the precious metals loaned by **INTEGRITY CME.** to Customer.

Customer anticipates being called upon from time to time by **INTEGRITY CME.** to reduce his or her outstanding loan balance and/or to deposit additional funds as security. If such a request is not responded to with the designated payment within the time specified (which may be as short as 24 hours), the property pledged as security may be sold by **INTEGRITY CME.** and the proceeds applied to the repayment of amounts owed to it. **INTEGRITY CME.** also has the right to affect such a transaction without making, or before the deadline for response to, a request for the reduction of the outstanding balance due **INTEGRITY CME.** or an increase in Customer's security deposit with **INTEGRITY CME.** if at any time **INTEGRITY CME.** deems the collateral securing the obligations of Customer to **INTEGRITY CME.** to be inadequate.

H: SATISFACTION OF OBLIGATIONS: Customer shall at any time upon demand from **INTEGRITY CME.**, whether made orally or in writing, discharge all obligations owed to **INTEGRITY CME.** hereunder, including but not limited to liquidating part or all quantities of physical precious metals as **INTEGRITY CME.**, in its sole discretion, may demand.

I: DELIVERY REQUIREMENTS: Physical precious metal products purchased through financing will be held by **INTEGRITY CME.** in a secure storage facility of **INTEGRITY CME.**'s choosing, quantities of which shall be evidence by **INTEGRITY CME.**'S statement to the customer. Customer may demand delivery only upon full satisfaction of all outstanding loan amounts, costs, and fees.

During such times as the Customer's product remains in the Customer's credit account with outstanding balances due **INTEGRITY CME.**, and until valid delivery instructions are provided by Customer, Customer grants **INTEGRITY CME.** the right of full and equal offset of product and balances due **INTEGRITY CME.** where, in **INTEGRITY CME.**'s opinion, it is necessary and appropriate.

J: **WARNING:** Equity calls will be issued to the Customer by **INTEGRITY CME.**, either orally or in writing. However, **INTEGRITY CME.** is neither responsible nor required to make such demand. It is the responsibility of the Customer to monitor the markets on Customer's product and to communicate with **INTEGRITY CME.** and to be aware of his/her equity levels. Failure to restore the equity in the Customer's account to the minimum then required time by **INTEGRITY CME.**, (currently 15%) within 24 hours of achieving 10% equity or less, may result in partial or total liquidation of the Customer's account.

IV: NO AGENCY WITH BROKERS

Any person or firm other than **INTEGRITY CME.** that may have solicited and/or introduced Customer to **INTEGRITY CME.**, or that acts or at any time has acted as Customer's introducing broker or agent, is an independent company and has no authority to speak for, act on behalf of, or bind **INTEGRITY CME.** Customer understands that **INTEGRITY CME.** has no affiliation, ownership, control, or principal/agent relationship with any such broker or agent. Customer understands that **INTEGRITY CME.** may have a contractual relationship with one or more introducing brokers. However, **INTEGRITY CME.** in no way vouches or assumes responsibility for the accuracy of any information, research, recommendation, advice, promise, purported guarantee, or statement of any kind provided to Customer by an introducing broker or any other person not directly employed by **INTEGRITY CME.** Customer agrees to hold **INTEGRITY CME.** harmless and to indemnify **INTEGRITY CME.** for any and all disputes between Customer and an introducing broker or agent of Customer, including, but not limited to, disputes referring or relating to solicitations, advice, or recommendations on spot precious metals transactions.

VI: TERM OF AGREEMENT

This Agreement may be terminated by **INTEGRITY CME.** at any time for any reason. Customer may terminate the Agreement and close its account by written notice only delivered to **INTEGRITY CME.**, with an express revocation, if applicable, of any and all Power of Attorney or grants of discretionary control over the Account. Such termination shall in no way affect the rights or obligations of the parties, including but not limited to instructions on the delivery of precious metals, with respect to any pending or uncompleted transaction.

VII: JOINT ACCOUNT

In the event that this Agreement is executed by more than one Customer, having joint or several rights in or to the physical precious metals which may be purchased or sold hereunder, or with respect to this Agreement, Customer has agreed, individually and collectively, that each has the right, power and authority to purchase the physical precious metals on behalf of both of them and to take whatever action that may be necessary or appropriate to this Agreement or under any agreement entered into with respect to the purchase or sale of through **INTEGRITY CME.** as if each of them alone were the Customer of records with respect thereto. The actions of anyone of them shall bind all. Customer herein agrees to save, hold harmless and indemnify **INTEGRITY**

CME., its affiliates or assigns, from any actions, taken or refrained from by **INTEGRITY CME.**, its affiliates or assigns, in reliance upon this representation, whether said representation was made orally or in writing, notwithstanding the foregoing, the liability or each Customer as a result of any transactions entered into pursuant hereto shall be joint and several.

VIII: CASH DEPOSITS:

Customer may, from time to time, deposit funds in his account at **INTEGRITY CME.** to be used for a future transaction. Customer understands and acknowledges that **INTEGRITY CME.** will not discretionarily apply such funds to prevent equity calls or forced liquidations of existing positions.

IX: GRANT OF SECURITY INTEREST:

In consideration of any accommodation given to Customer by **INTEGRITY CME.** and as security for the satisfaction of all obligations now or hereafter existing, including any obligations assigned to **INTEGRITY CME.**, Customer hereby grants to **INTEGRITY CME.** a general lien and security interest in: 1) all physical precious metals belonging to Customer and held for Customer by **INTEGRITY CME.** or any bailee or bailees used by **INTEGRITY CME.** as depositories; 2) All precious metals or contractual rights in which Customer has an interest which shall hereafter be delivered to or come into the possession, custody or control of Bank or **INTEGRITY CME.** in any manner or for any purpose; 3) All cash deposited with **INTEGRITY CME.**. All such property shall be subject to a general lien and security interest for the discharge of all obligations of the Customer to **INTEGRITY CME.**.

X: TAXES

Customer is solely responsible for all applicable federal, state, or local taxes imposed.

XI: ARBITRATION:

The parties agree that any and all disputes arising out of or relating to any relationships, transactions, rights, duties, and/or obligations under this Agreement shall be submitted to binding arbitration and not a court of law. In making this agreement to arbitrate, the parties specifically waive a trial by jury. The venue for such arbitration shall be mandatory and exclusive in Miami-Dade County, Florida, without regard to conflict of law considerations. Florida law shall govern the arbitration, as well as the confirmation, and any challenges thereto, of the arbitration award. All parties agree that any arbitration award entered shall be binding and convertible to a State of Florida judgment subject to the laws of the State of Florida. The parties accordingly waive their right to any other remedy, or to proceed with any court actions. The parties further waive any objection to personal jurisdiction and venue in Florida.

XI: GOVERNING LAW AND VENUE:

This account and the activities contemplated hereunder shall be governed by the substantive and procedural laws of the State of Florida without respect to Florida conflict of law rules. Venue of any dispute resolution shall likewise be in Miami-Dade County, the State of Florida without respect to Florida conflict of law rules.

XII: ENTIRE AGREEMENT

This Agreement supersedes any and all other agreements either oral or in writing, between the parties hereto with respect to the subject matter hereof and contains all of the covenants and agreements between the parties with respect to said matter, and each party to this Agreement acknowledges that no representations, inducements, promises or agreements, oral or otherwise have been made by any party, or anyone acting on behalf of any party, which are not embodied herein, and that no other agreement, statement, or promise not contained in the Agreement shall be valid or binding.

XIII: NOTICES

All written notices served by either party hereunder shall be sent by certified mail, return receipt requested, or by telegraph or telefax communication. All notices served by Customer shall be sent to **INTEGRITY CME.** at the address set forth herein. All notices served by **INTEGRITY CME.** shall be sent to the Customer address provided by the Customer herein, or to such other address Customer shall specify in writing.

XIV: MISCELLANEOUS

A. **MODIFICATION.** The terms of this Agreement including all sub-parts shall not be modified or amended except by the written agreement of the parties.

B. **NON- WAIVER.** Any failure to delay by **INTEGRITY CME.** in exercising any right, power or remedy hereunder shall not operate as a waiver, and no single or partial exercise of any right, power or remedy by **INTEGRITY CME.** hereunder shall preclude any other or further exercise thereof or the exercise of any other right, power, or remedy.

C: **SEVERABILITY.** Nothing contained in this Agreement shall be constructed as requiring the commission of any act contrary to law. Whenever there is any conflict between any provisions of this Agreement and any present or future statute, law, ordinance or regulation. Contrary to which the parties have no legal right to contract, the latter shall prevail, but in such event the provision of this Agreement thus affected shall be curtailed and limited only to the extent necessary to bring it within the requirement of the then existing statute, law, ordinance or regulation. In the event that any part, article, paragraph, sentence or clause of this Agreement shall be held to be indefinite, invalid, or otherwise unenforceable, the entire Agreement shall not fail on account thereof and the balance of the Agreement shall continue in full force and effect. If any arbitration deems any provision hereof (other than for the payment of money) unreasonable, said arbitration may declare a reasonable modification thereof and this Agreement shall be valid and enforceable and the parties hereto agree to be found to be bound by and perform the same as thus modified.

D: **TITLES.** The titles and subtitles of the various sections and paragraphs of this Agreement are inserted for convenience of the parties and shall not be deemed to affect the meaning of construction of any terms, provisions, and conditions of this Agreement.

E: **FORCE MAEJURE.** If **INTEGRITY CME.** is rendered unable, wholly or in part, by force majeure to carry out its obligation under this Agreement, then it shall give to the Customer prompt written notice of the force majeure with reasonably full particulars concerning it; thereupon, the obligations of **INTEGRITY CME.** giving notice, so far as it is affected by the force majeure, shall be suspended during, but no longer than the continuance of the force majeure. The term "force majeure" as herein employed, shall mean as act of God, strike, lockout, or other industrial disturbance, act of the public enemy, war, blockade, public riot, lightning,

fire, storm, flood, explosion, governmental action, governmental delay, restraint or inaction, unavailability of equipment or product, and any other cause, whether of the kind specifically enumerated above or otherwise, which is not reasonably within the control of **INTEGRITY CME**..

X _____
Signature of Customer or Authorized signer

Date

X _____
Signature of Customer or Authorized signer

Date



SAFE GUARDING & BUILDING WEALTH

CUSTOMER ACCOUNT AGREEMENT

This part of the Agreement shall govern your Customer Account with **INTEGRITY CME**. All other parts of the Agreement are incorporated as if stated herein.

I (Customer(s)) wish to establish a Customer Account with you (**INTEGRITY CME**.) pursuant to which, on my instructions (or those of any legal representative whom I may appoint my agent consistent with the requirements of this Agreement), you will purchase, sell or coordinate delivery to and from third parties, any form of mutually agreed upon Physical Precious Metals held or to be held in my account.

I understand that concurrently with the establishment of my account, financing will be made available to me for any and all unpaid amounts due **INTEGRITY CME**. I agree that you shall have, and I hereby grant to you a general lien and purchase money security interest in such assets held in my account. I also agree that you shall have, and I hereby grant to you, a general lien and security interest in the assets held in this account and any other account with you. Such liens and security interests are granted to you to secure the due payment of my obligations to you.

I agree to maintain such equity in my account with you as you may require, from time to time, and to meet promptly all Equity Calls. I do not meet an Equity call within such time as you set, I authorize you to sell any or all of my assets in satisfaction of such Equity Call with out notice to me/us.

I agree that such credit advances provided to me from you, outstanding from time to time will bear a credit fee accrued daily and charged to my account monthly, at a rate equal to Chase Manhattan Prime or Base Rate **Plus 5½%** percentage points per annum, and that such financing increases substantially my risk of loss.

I agree that such credit fee rate or rates shall be adjusted on the effective date of each change in the Chase Manhattan Prime or Base Rate.

I understand and agree that all telephone calls to and from your trading desk may be tape-recorded, and all approved instructions are enforceable contracts.

Subject to your acceptance of this Agreement and the establishment by you of my Customer Account and financing for me, I, hereby, authorize you to execute on my behalf, purchase and, in your sole discretion, sales of such assets as may be held in my Customer Account. The establishment of my Customer Account and financing facility for me will be on the terms and conditions set forth in this Agreement (and Addenda thereto, if any), and are incorporated fully as part of this Agreement by reference therein.

I confirm having received the Risk Disclosure Statement, which was furnished to me with and as part of this Agreement. I have read and understand all of the referenced material and agree to abide by all contained therein.

X _____
Signature of Customer or Authorized signer

Date

X _____
Signature of Customer or Authorized signer

Date



APPOINTMENT OF BROKER/AGENT/LEGAL REPRESENTATIVE

I (Customer(s)) understand that I am not required to appoint such a Broker/Agent and that **INTEGRITY CME.** makes no such recommendation to do so. I further understand and hereby certify that I am relying upon the above named broker/agent to carry out its functions on my behalf. I represent that, after looking into the matter, I am satisfied that my broker/agent will perform those functions in just such a fashion, and I accept all risks associated with this appointment. I understand that **INTEGRITY CME.** makes no representation or warranty, express or implied, with respect to the above-named broker/agent or the manner in which it will carry out its function on my behalf, and I agree to hold harmless **INTEGRITY CME.,** its affiliates or assigns, from any and all liabilities that might be construed as the responsibility of **INTEGRITY CME.** resulting from **INTEGRITY CME.,** adherence to my broker/agent's instructions.

I hereby authorize **INTEGRITY CME.** to accept instruction from _____ as my Broker/Agent of record and legal representative. I understand that such legal representative of record will be acting as my agent in connection with the transactions with **INTEGRITY CME.** referred to in the following paragraph.

This authorization permits the above-named Broker/Agent, acting on my behalf, to purchase, sell, arrange loans, credit facilities and handle all funds and products arising from such purchases, sales and credit facilities, in connection with all accounts existing and opened by me/us with **INTEGRITY CME..**

I agree that until revoked, and except as **INTEGRITY CME.** may otherwise determine, communications between me/us and **INTEGRITY CME.** will be through the above named broker/agent and all statements, equity calls, etc. will be sent directly to my broker agent. Revocation will only be accepted by **INTEGRITY CME.** in written form and only upon receipt of such revocation by **INTEGRITY CME..**

I certify that the foregoing information is accurate, and herein acknowledge the receipt and understanding of the Customer Account Agreement and Risk Disclosure Statement. I acknowledge this document a bona fide addendum to my Customer Account Agreement with **INTEGRITY CME..**

X _____
Signature of Customer or Authorized signer

Date

X _____
Signature of Customer or Authorized signer

Date