

Corestone™ Account Application

STEP 1. ESTABLISH YOUR CORESTONE™ ACCOUNT

Account Title	Account Number
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STEP 2. SELECT ACCOUNT FEATURES

Please select **ONE** option under the appropriate Corestone account Level.

Platinum Level

- Checks and a Platinum Debit Card
- Checks ONLY
- Platinum Debit Card ONLY

Gold Level

- Checks and a Gold Debit Card
- Checks ONLY
- Gold Debit Card ONLY

Silver Plus Level

- Checks and a Silver Debit Card
- Silver Debit Card ONLY

Silver Level

- Checks ONLY

Check Style

If you chose an account with checks, please select a check style.

- Personal wallet checks (default option)
- Personal duplicate checks
- Business style checks
- Electronic (checking account information provided via a letter)

STARTING CHECK NUMBER DEFAULTS TO 0101.

Check Options

The name and address that appears on your checks will be taken from the primary mailing address on your brokerage account unless you select one of the following.

- No address on checks
- Print the alternate mailing address on my checks from "Alternate Mailing Address" section below

You may check the box below to add one extra line of information on your checks, such as your telephone number. Please enter any additional information you would like to include (maximum of 32 characters, including spaces).

- Additional information _____

Alternate Mailing Address (optional)

All checks, checking information letter and/or debit cards will be sent to the primary mailing address for your brokerage account unless an alternate mailing address is entered below for the delivery of the initial order.

Address		
City	State	Zip/Postal Code
Province/County/Subdivision	Country	

IF YOU WANT THIS ALTERNATE ADDRESS TO APPEAR ON YOUR CHECKS, BE SURE TO CHECK THE APPROPRIATE BOX IN "CHECK OPTIONS".

If you are requesting an alternate mailing address, the primary account owner (for individual and joint accounts) or authorized person (for corporate, trusts or other entity accounts) must sign and date here.

Print Name	Date
Signature	



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STEP 7. SIGNATURES OF ACCOUNT OWNER(S), AUTHORIZED PERSONS AND ADDITIONAL SIGNATORIE(S) (MANDATORY)

All Individual and Joint Account Owners must sign below and agree to the terms of the Account. For corporate, limited liability company, partnership, trust or other legal entity Accounts, all authorized persons who have authority over the Account must sign below and agree to the terms of the Account.

BY SIGNING THIS APPLICATION, I ACKNOWLEDGE THAT SECURITIES NOT FULLY PAID FOR BY ME MAY BE LOANED TO PERSHING OR LOANED OUT BY PERSHING TO OTHERS.

I AGREE THAT THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE, WHICH IS LOCATED IN SECTIONS B.23 AND B.24 ON PAGES 4 AND 5 IN THE AGREEMENT. I ACKNOWLEDGE RECEIVING A COPY OF THIS AGREEMENT.

Print Name (maximum 21 characters)	Social Security or Tax ID Number	Date of Birth	
Signature X	Date	Mother's Maiden Name or Code Name (max 13 characters)	Debit Card <input type="checkbox"/> Yes <input type="checkbox"/> No

Print Name (maximum 21 characters)	Social Security or Tax ID Number	Date of Birth	
Signature X	Date	Mother's Maiden Name or Code Name (max 13 characters)	Debit Card <input type="checkbox"/> Yes <input type="checkbox"/> No

Print Name (maximum 21 characters)	Social Security or Tax ID Number	Date of Birth	
Signature X	Date	Mother's Maiden Name or Code Name (max 13 characters)	Debit Card <input type="checkbox"/> Yes <input type="checkbox"/> No

Print Name (maximum 21 characters)	Social Security or Tax ID Number	Date of Birth	
Signature X	Date	Mother's Maiden Name or Code Name (max 13 characters)	Debit Card <input type="checkbox"/> Yes <input type="checkbox"/> No

Print Name (maximum 21 characters)	Social Security or Tax ID Number	Date of Birth	
Signature X	Date	Mother's Maiden Name or Code Name (max 13 characters)	Debit Card <input type="checkbox"/> Yes <input type="checkbox"/> No

Print Name (maximum 21 characters)	Social Security or Tax ID Number	Date of Birth	
Signature X	Date	Mother's Maiden Name or Code Name (max 13 characters)	Debit Card <input type="checkbox"/> Yes <input type="checkbox"/> No

Additional Signatories

Optional: For Checkwriting ONLY. If you have an individual or joint account and would like to authorize individuals who are not listed in the account registration to sign checks, each additional signatory must provide all information and sign below.

Print Name (maximum 21 characters)	Social Security or Tax ID Number	Date of Birth	
Signature X	Date	Mother's Maiden Name or Code Name (maximum 13 characters)	

Print Name (maximum 21 characters)	Social Security or Tax ID Number	Date of Birth	
Signature X	Date	Mother's Maiden Name or Code Name (maximum 13 characters)	

The primary account owner authorizes the additional signatories on this application by signing below.

Primary Account Owner Name	Date
Signature X	

The Corestone Account upgrade adds banking features such as check writing, debit card, and or online bill pay, to your brokerage account.

Important Information:

- Corestone banking features are considered "add-ons" to your brokerage account, the primary purpose of which is investing in, or trading securities. Immediate withdrawals shortly after a deposit may result in the Corestone feature being removed from your account. Debit Card is to be used for the purchase of goods or services from a merchant, or ATM withdrawals. Use of debit card for money transfer like services may result in closing of debit card account.
- Securities must reside in the brokerage account (not just cash), in order to establish Corestone banking features.
- A higher level of debit card rewards points may be earned, as you move from left to right on the chart below (Silver Plus=lowest, Platinum=highest). See Corestone Brochure & Fact Sheet for more details. Corporate Gold and Corporate Platinum service level tiers are for Corporate/entity accounts only.
- See sections A-E below for Initial Minimum, Annual Fee, Annual Fee Waiver, Check Orders, and Comparison Chart for each service level tier...

Initial Minimum, Annual Fee, Annual Fee Waiver, Check Orders, and Comparison Chart...

A. Initial Minimum Account Equity Requirement*

Silver	Silver Plus	Gold	Platinum	Corporate Gold	Corporate Platinum
\$5,000	\$5,000	\$10,000	\$20,000	\$10,000	\$20,000

* For clients residing outside the USA, the initial minimum is \$25,000.

B. Account Classification Annual Fee

Silver	Silver Plus	Gold	Platinum	Corporate Gold	Corporate Platinum
\$25.00	\$50.00	\$100.00	\$150.00	\$150.00	\$250.00

C. Annual Fee Waiver Critereon

To avoid the annual fee, maintain the specified average margin debit or cash credit balance for the account classification.

	Silver	Silver Plus	Gold	Platinum	Corp. Gold	Corp. Platinum
Cash Credit Balance:	+ \$25,000	+ \$50,000	+ \$100,000	+ \$150,000	+ \$150,000	+ \$250,000
Margin Debit Balance:	- \$25,000	- \$50,000	- \$100,000	- \$150,000	- \$150,000	- \$250,000

Example 1: Client selects Gold Account. Average balance for the year is -\$105,000 (debit balance). Annual fee waived.

Example 2: Client selects Silver Plus Account. Average balance for the year is \$5000 (credit balance). Annual fee charged.

D. Check Order fees

	Silver	Silver Plus	Gold	Platinum	Corp. Gold	Corp. Platinum
Personal Wallet style Initial Order:	waived	waived	waived	waived	waived	waived
Reorder:	\$12.50	\$12.50	\$10.00	\$7.50	\$10.00	\$7.50
Personal Duplicate style Initial Order:	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
Reorder:	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
Business style Initial Order:	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00
Reorder:	\$50.00	\$50.00	\$50.00	\$50.00	\$40.00	\$40.00
Electronic:	waived	waived	waived	waived	waived	waived

E. Account Features Comparison Chart

Account Feature	Silver	Silver Plus	Gold	Platinum
Direct deposit	•	•	•	•
Unlimited checkwriting with no per-check minimum	•	•	•	•
Free bill payment & electronic check presentment with BillSuite	•	•	•	•
Online check image retrieval (front & back) 2	•	•	•	•

24/7 voice response service for all account- and debit card-related questions	•	•	•	•
Live customer service for account questions, Monday-Friday, 8:30a.m.–6p.m.(ET)	•	•	•	•
Account Feature	Silver	Silver Plus	Gold	Platinum
The ability to use a checking account for electronic fund transfer, insurance payment and trust payment needs	•	•	•	•
Visa debit card		•	•	•
No additional charge to access 6,500 PNC Bank ATMs and over 43,000 Allpoint® network ATMs		•Up to \$500 daily	•Up to \$1,500 daily	• Up to \$3,000 daily
24/7 live customer service for debit card-related questions		•	•	•
Dividend reinvestment			•	•
Purchase protection and travel benefits			•	•
Reward Suite loyalty program available at no additional charge; visitmyrewardsuite.com & select reward of your choice			•1point/\$1 spent	•1.5points/\$1 spent
Discounts on standard wallet checks			•20% off regular price	•40% off regular price
Fee reimbursement on non-PNC ATMs			•Monthly limits may	•Monthly limits may apply
Enhanced cost basis reporting for investments			•	•
Expense coding and tracking			•	•
Statements record expenses by category			•	•
Year-end account summary of expenses by category			•	•
No additional charge for stop payment orders				•