



Bank / Credit Union Disclosure Form

Client Name(s): _____

You have been advised and understand that the securities related and investment related services and/or recommendations were provided to you by an appropriately licensed representative/agent who, for purposes of securities transactions, is not affiliated with the Bank/Credit Union, and were not provided by Bank/Credit Union or any of its directors, officers or employees acting in a Bank/Credit Union capacity. You will be a securities brokerage customer of Harbour Investments, Inc. You acknowledge Bank/Credit Union and Harbour Investments, Inc. are separate and independent companies and Bank/Credit Union is not providing securities services. SIPC provides important protections against certain losses if a SIPC member fails financially and is unable to meet obligations to its securities customers. SIPC protection **IS NOT** the same as coverage provided by the FDIC or NCUA. Securities Investor Protection Corporation (SIPC) **DOES NOT** protect against losses from the rise or fall in market value of investments. Please review the fee section of any prospectus or policy for this product. You understand a percentage of the securities commissions you are paying to Harbour Investments, Inc. may be paid to the Bank/Credit Union. **SECURITIES ARE NOT PRODUCTS OF, OBLIGATIONS OF, OR GUARANTEED BY ANY BANK OR CREDIT UNION, NOR INSURED BY THE FDIC. NCUA OR OTHER GOVERNMENT AGENCY. THESE PRODUCTS INVOLVE INVESTMENT RISK INCLUDING THE POSSIBLE LOSS OF PRINCIPAL.**

By signing below, you acknowledge that you have read and understand the disclosure above.

Client's Signature: _____ Date: _____

Joint Signature: _____ Date: _____

FINANCIAL PROFESSIONAL STATEMENT. I am appropriately licensed in the client's state of residence. I have reviewed the client's Customer Investment Profile to ensure that the information is current.

Financial Professional Signature: _____ Rep No. _____