



Certificate of Deposit Purchase Letter of Understanding

By signing below, you represent that you understand and acknowledge the following applying to all purchases and sale:

Issuing Bank or Company _____ Amount \$ _____

Yield to Maturity: _____% Maturity Date: ____/____/____ Front End Sales Charge: _____%

Index Linked? Yes No If yes, name of index: _____

This product will yield a maximum of _____%, You will receive the maximum yield if: _____

This product will yield a minimum of _____%, You will receive the minimum yield if: _____

Callable Non-callable Callable Date: ____/____/____ Callable @ \$ _____

Investment Objective: _____ Income _____ Growth & Income _____ Growth

Risk Tolerance: _____ Conservative _____ Moderate Conservative _____ Moderate _____ Moderate Aggressive

Time Horizon: _____ 0 to 3 Years _____ 4 to 7 Years _____ 8 or more Years

Years **Are the Investment Objective, Risk Tolerance or Time Horizon**
Investing Experience _____ **different than your Customer Investment Profile indicates?** _____ Yes _____ No

Explain in detail benefits and background information: _____

- ADEQUATE INFORMATION.** You have received a brochure called "Certificate of Deposit Disclosure Statement". You understand the investment objectives and risks of the investment(s) for which you are applying. THERE CAN BE NO ASSURANCE THAT THE OBJECTIVES WILL BE ACHIEVED.
- VALUE OF SHARES/FLUCTUATING YIELD.** The value of your CDs may go up or down, and when you redeem your CDs, you may receive more or less than you paid for them. Dividends or interest may also fluctuate, depending on your CD. Please refer to your brochure regarding FDIC insurance on your CD.
- CHARGES AND FEES/REPOSITIONING.** You may pay a sales charge at the time of purchase and/or upon redemption of your investments and subsequent reinvestment will result in another sales charge. For this and other reasons, most investments should be held for a number of years.
- MANAGEMENT RESPONSIBILITY.** Harbour Investments, Inc. does not sponsor or manage investment products. The performance of your investment may depend upon results achieved by an index it is linked to. Please check your confirmation statements received directly from the clearing brokerage firm to make sure all information is correct. Confirmations and statements will come directly from the clearing brokerage firm.
- REVENUE SHARING ARRANGEMENTS.** Certain companies pay Harbour Investments, Inc. compensation for marketing, access to Harbour Representatives and for other purposes separate from and in addition to commission and compensations paid for the sale of their products as disclosed in the prospectus of each company. This practice is further discussed and reviewed at the Harbour website <http://harbourinv.com/clients/>.
- TAXES/IRAs.** Dividends and capital gains may be taxable on this investment. Additionally, a tax penalty will occur when liquidating an IRA prior to age 59 1/2 without reinvestment into another similar IRA at that time. Please consult your tax advisor on any tax issues
- INFORMED CONSENT OF REG BI.** The client hereby makes the following representations about informed consent of the receipt of certain information from Harbour: You acknowledge receipt of Harbour's Form CRS and understand its contents. You agree to receive, and have received, delivery of Harbour's Best Interest Disclosure by visiting <https://harbourinv.com/clients/regulation-bi/>.

Client's Signature: _____ Date: _____

Joint Signature: _____ Date: _____

Print Client(s) Name: _____

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. This purchase aligns with their overall investment objectives and risk tolerance.

Financial Professional Signature: _____ Rep No. _____