



Wealth & Institutional Management

Comerica Securities, Inc. Member FINRA/SIPC A non-bank affiliate of Comerica Bank

CD Placement Supplemental Application and Disclosure

Existing NFS Account # and Registration

NFS Account #: _____

NFS Registration (Registration must match account application exactly): _____

- Exempt
- Non Exempt

Account Service Instructions (How I pay or receive payment)

Settle to my Comerica Bank Account

Interest

Maturity

Account #: _____
 Bank Automated Clearing House (ACH) #: _____
 Savings Account Checking Account

Omnibus Money Market

ACH/EFT

If my (our) account is being settled through the EFT/ACH system, I (we) hereby authorize and request Comerica Securities, Inc., ("CSI") or National Financial Services LLC ("NFS") to make payment of amounts representing the proceeds of securities transaction(s) entered into by me (us) or to secure payment for cost(s) of said securities transaction(s) by initiating credit or debit entries to my (our) account indicated in the bank named below (Bank), and I (we) hereby authorize and request the Bank to accept any such credit or debit entries initiated by CSI or NFS to such account and to credit or debit, as requested, the same amount to such account, without responsibility for correctness thereof or for the existence of any further authorization relating thereto. I (We) hereby ratify any telephone instructions given pursuant to this authorization and agree that CSI or NFS will not be liable for any loss, liability, cost or expense for acting upon this authorization. **Please note there is a 7 business day pre-note period before the EFT link becomes active. Please attach a voided check or preprinted deposit slip from your bank account and complete the following information:**

Bank Name: _____
 Bank Account #: _____
 Bank Automated Clearing House (ACH) #: _____
 Savings Account Checking Account

Settle Via Wire

I hereby authorize and request Comerica Securities, Inc. ("CSI") or National Financial Services LLC ("NFS") to initiate and make such wire transfers as requested by a person authorized to transact business in my account at CSI or NFS, without responsibility for the correctness thereof or for the existence of any further authorization relating thereto. I hereby ratify any telephone instructions given pursuant to this authorization and agree that CSI or NFS will not be liable for any loss, liability, cost or expense for acting upon this authorization. A fee may apply (See brokerage fee schedule).

Bank Name: _____
 Bank Registration: _____

 Bank ABA #: _____
 Bank Account #: _____

It is understood that this authorization may be terminated by me at any time three days prior to any scheduled transaction by written notification received by both CSI or NFS and the Bank. Any such notification shall be effective only with respect to entries initiated after receipt of such notification and reasonable time to act on it.

First CD Purchase

Amount of initial purchase: _____ Funding for initial purchase: _____

1. **Interest Rates on CDs and Fees.** Fees to the Broker, custodian and any other agents for services rendered in connection with the program are deducted from interest paid by the financial institution issuing the Certificate of Deposit ("CD"). Interest rates quoted on CDs purchased through the Comerica Securities' CD placement program are quoted net of such commissions and fees paid to Comerica Securities (or "Broker"), custodian and other agents in the program. Such quoted rates are different from the rates paid by the financial institution issuing the CD and interest paid to you may be calculated in a manner different from the interest paid by the financial institution issuing the CD. Fees to the Broker, custodian and any other agents for services rendered in connection with the program will be equal to the difference between interest you paid at the quoted rate, calculated in simple interest manner, and the total interest received by the custodian from the issuing financial institution on the CD. You hereby authorize Broker, custodian and other agents in the program to deduct and retain their fees from the interest paid by the issuing financial institution. Fees paid to the Broker, custodians and any other agents for services rendered in connection with the program may be taxable to you. Please consult your tax advisor. Information about fees will be provided to you by Comerica Securities upon request.
2. **No Withdrawals or Redemption.** CDs may not be withdrawn or redeemed prior to their stated maturity date, unless otherwise permitted by the terms of the CD. If a redemption is permitted, you may have a loss of interest and may be subject to substantial early redemption penalties, imposed by the issuing financial institution, the custodian and possibly Broker.
3. **No Secondary Market.** Broker does not intend to create any secondary market for CDs and these CDs should not be purchased by you if you have or will have need for liquidity in the investment. You should not rely on the existence of a secondary market for any benefits, including achieving trading profits, limiting trading or other losses, realizing income prior to maturity, or liquidating prior to maturity.
4. **Limitation of Liability.** Each CD is a depository obligation of the financial institution, which issues it, and is not an obligation of the Broker. Neither the Broker nor any of its affiliates has any liability, loss or damage which may be incurred as a result of the failure of any financial institution to fulfill its obligations under its CDs, including the failure to pay interest and principal on its CDs when due.
5. **Federal Deposit Insurance Limitations.** CDs purchased through the CD Placement Program may be insured by the Federal Deposit Insurance Corporation ("FDIC"), depending upon insurance rules of the FDIC. These CDs are not insured, backed or guaranteed by Broker, custodian, or any of their respective affiliates. Under the FDIC insurance rules, each CD purchased by you will be aggregated with any other accounts or deposits, if any, held by you at the financial institution issuing the CD. You are responsible for monitoring the amount of your accounts and deposits at each financial institution to determine the extent of insurance coverage available to you on such accounts or deposits, including CDs purchased through the CD Placement Program. FDIC insurance covers only up to \$100,000 deposited or invested in an insured financial institution, including interest accrued through the date of the institution's closing, whether held by you or by others on your behalf. Broker will not be responsible for any loss or damage attributable to the absence of FDIC insurance for amounts greater than \$100,000 owned by you or others on your behalf or for any loss or damage attributable to the absence of FDIC insurance caused by or resulting from placement in the same institution of other deposits or investments owned by you or others on your behalf.

Acknowledged and agreed by:

Print name

Signature

Date

Print Name (2nd Jt. Owner) if Any

Signature (2nd Jt. Owner) if Any

Date

Print Name (3rd Jt. Owner) if Any

Signature (3rd Jt. Owner) if Any

Date

RR Print Name

RR Signature