

Investor Disclosure for Bank Networking Agreements

Cambridge Investment Research, Inc. (“Cambridge”), 1st Bank Yuma (“Bank”), and, if applicable, Investment Adviser, request that the undersigned account holder (“Client” or “you”) confirm by signing below that you have been advised of and understand the following important matters and that you have been encouraged to ask any questions you may have concerning these disclosures:

1. If you have elected to open an account for the provision of investment advisory services, you will receive investment advisory services pursuant to an agreement between you and Cambridge Investment Research Advisors, Inc. (“CIRA”) (a federally registered investment adviser, which is under common ownership with Cambridge).
2. Pursuant to a networking arrangement in place between the Bank and Cambridge and, if applicable, Investment Adviser, the Bank receives compensation for introducing you to the services of Cambridge and/or Investment Adviser.
3. The Bank is not authorized to provide brokerage services on behalf of Cambridge, or to provide any investment advice on behalf of Investment Adviser. As such, all broker-dealer services will be provided by Cambridge, and all investment advisory services, if any, will be provided by Investment Adviser.
4. The Bank will not be a party to any agreement for investment advisory services between you and Investment Adviser. An investment adviser representative who provides investment advice to you, and who is registered with Investment Adviser, is providing investment advice exclusively on behalf of and under the control of Investment Adviser.
5. Cambridge pays the Bank 0% of commissions and investment advisory fees generated on your account(s).
6. Investment Adviser is not a bank and is not affiliated with the Bank. The Bank is not a registered investment adviser.
7. Cambridge is not a bank and is not affiliated with the Bank. The Bank is not a registered broker or dealer.
8. Investment, insurance, and annuity products which may be sold, recommended, or made available by Cambridge, Investment Adviser, or the undersigned Financial Professional are:
 - Not insured by the Federal Deposit Insurance Corporation (FDIC) or any other federal or state deposit guarantee fund or government agency;
 - Not insured by the Bank or its affiliates;
 - Not a deposit or other obligation of, or guaranteed by, the Bank or its affiliates; and
 - Subject to investment risks, including fluctuations in value and earnings and possible loss of value, including loss of the principal amount invested.
9. Cambridge is a member of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”). SIPC coverage is not the same as that provided by the FDIC or any other deposit guarantee fund, in that it only protects against physical loss of securities in the event of business failure by the broker that holds the securities, and it does not protect against a decline in the market value of securities. For more information, please see www.sipc.org.

If you have elected to open an account with Investment Adviser for the provision of investment advisory services, you hereby acknowledge, by your signature below, receipt of this Investor Disclosure for Bank Networking Agreements, along with a copy of Investment Adviser's disclosure documents (Form ADV Part 2A Disclosure Brochure and Part 2B Brochure Supplement(s)). You understand that the Bank's role is limited exclusively to introducing you to the services of Cambridge and/or Investment Adviser and that the Bank does not give, and has not given, investment-related advice on behalf of Cambridge and/or Investment Adviser.

Financial Professional:

Signature

Name (Please Print)

Date

Client:

Signature

Name (Please Print)

Date