

User Agreement

Contact Information

Primary Point of Contact Technical Point of Contact Senior Vice President Fernando Pulido Marti Raymus Tim Peacock

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Powered by Multi-Bank Securities, Inc. 1000 Town Center, Suite 2300 Southfield, MI 48075 800-967-9052





LICENSING AGREEMENT

This Agreement is between:

Multi-Bank Securities, Inc. (MBS) 1000 Town Center, Suite 2300 Southfield, Michigan 48075 and

County of Johnson
ACCOUNT HOLDER
2 North Main #312
STREET ADDRESS
Cleburne, TX 76033
CITY, STATE ZIP

This contract governs your use of services, ability to post deposit rates, and access to inventory offered by eConnectDirect*, a registered trademark of Multi-Bank Securities, Inc. and related commerce, products and services corresponding to your access to eConnectDirect.com. You may need to execute additional agreements or provide MBS account numbers if you request additional Opt-in Services in conjunction with your unique eConnectDirect* user name and password. *Opt-in Services* refers to additional trading functionality and supportive services provided through eConnectDirect* or Multi-Bank Securities, Inc.

The terms "MBS," "we," "us" and "our" refer to Multi-Bank Securities, Inc. The terms "Subscriber," "you" and "your" refer to the undersigned Account Holder and additional users identified in Schedule A. The term "ConnectDirect" CD" (also known as "Physical CD" or "Listing Service" Deposits) refers to CDs which are transacted directly between the Issuing institution and investing entity through eConnectDirect". The term "Securities," generally refers to all other assets purchased or viewed on eConnectDirect" that are NOT eConnectDirect CDs. All Securities (ic. Boads, DTC Eligible CDs) will have a corresponding CUSIP number and funds will be settled into a user selected Securities account (Cash or Delivery Versus Payment "DVP"). If your preferred safekeeping agent, is something other than a Pershing LLC account, originated through Multi-Bank Securities, Inc., delivery and settlement instructions ("DVP Instructions"), must be provided prior to gaining access to security's inventory monitors.

User Access Start Date

Start Date: 11 /23/ 2015

Your user access and all other rights under this eConnectDirect* Licensing Agreement will commence on the "Start Date" listed above if we have received from you a signed copy of this agreement and a complete set of all duly executed settlement documents required to purchase or issue a CD or security.

Medification Cancellation

MBS reserves the right to:

- modify or cancel any feature of eConnectDirect[®] at any time.
- discontinue user access at anytime for any reason, without penalty, with 30 days written notice, or
- immediately suspend user access at anytime as provided below.

Subscriber reserves the right to:

 discontinue any or all eConnectDirect[®] services at anytime for any reason, without penalty, by providing written notice to MBS.

All changes to the terms, conditions, fees, representations and warranties related to this agreement will be distributed in writing for signature, email consent or online confirmation. If at any time you find these terms unacceptable and do not agree with them, you can let us know that you would like to discontinue your aser access without penalty.



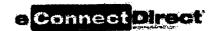


ACCOUNT ADMINISTRATION:

The Account Administrator is responsible for maintaining the account profile and approving/assigning additional users and account access. The additional users need to be identified on Schedule A—Authorized User List. All users will be assigned a unique user name and password and will be required to acknowledge and accept the terms, conditions and licensing agreement pertaining to the use of eConnectDirect* upon initial login.

Account Administrat	or Name: Debbie Rice
	Title: Treasurer
	Phone: 807-556-6341
	Email: drice@johnsonceuntybc.org
Secondary Contact	Name: Kirk Kirkpatrick
	Title: Auditor
	Phone: 807-556-6341
	Email: kkirkpatrick@johnsoncountybc.org
not be finble for any is such change in writin MBS is not by the issuing bank, a purchase, issuance, so such fees. Any applic of trade and per the to Account Classificate your user access reconstitution Classific User Access Investor Security Sec	ition County
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	ligible CDs (Brokerage Agreement Required)
	Service Offerings (eConnectDirect* CDs) (Exhibit C Required)
Securities Safet	coping Agent
☐ Pershi	ng LLC (Only to be used if originated by Multi-Bank Securities)
DVP(Delivery-versus-Payment) (Delivery instructions Required)
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Proprietary Rights in the eConnectDirect Software and Database:

Restrictions on Use: SUBSCRIBER AGREES THAT IT WILL NOT PERMIT ANY OTHER PERSON INCLUDING, BUT NOT LIMITED TO, ANY INSTITUTION, BROKER OR BUSINESS OF ANY TYPE, ACCESS TO THE SOFTWARE AND DATABASE.

License Limitations:

This a Connect Direct* Licensing Agreement allows access to a Connect Direct* using a computer and/or such access by a user from any approved browser. Subscriber agrees not to modify, adapt or translate; disassemble, decompile, reverse engineer or otherwise attempt to discover the source code of the software. Subscriber further agrees not to sublicense, assign, transfer, distribute, pledge, lease, rent or share any rights under this license except with prior written permission from MBS.

Transaction Settlements:

Subscriber agrees to pay for, settle on, deliver or make whole on any approved transaction(s) processed through eConnectDirect or Multi-Bank Securities, Inc. Failure to pay for a purchase, delivery on a sell or settle on an approved and accepted CD issuance, may result in an IMMEDIATE suspension or cancellation of this user agreement.

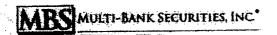
Immediate Suspension:

MBS may immediately suspend user access and all rights under this agreement if MBS has not received payment of the applicable License Fee within 30 days of invoice or MBS believes the Subscriber has or may violate. MBS proprietary rights or has or may breach any other provision of this agreement.

Warranty Disclaimer/Liability:

MBS makes no warranty of any kind, express or implied, regarding the timeliness, sequence, accuracy or complements of data provided on eConnectDirect. MBS will not be liable for any damages whatsoever, whether direct, indirect, general, special, compensatory, consequential and/or incidental, arising out of or relating to your use of eConnectDirect.

County of Johnson	Multi-Benty Securities, Inc.
Account flokler	Company
Ochhy Kill	186
Signature	Signature
Debbie Rice	Tim Peacock
Debble Fice:	Name
Treasurer	Senior Vice President
Tile	Take





SCHEDULES, EXHIBITS & SUPPORTING DOCUMENTS

SCHEDULE A: AUTHORIZED USERS** (NOTE: The Administrator must be listed)

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800.967.9045

248.291.1100 248.291.1101

Institutional Suitability Certificate FINRA RULE 2111 Affirmative Indication by Institution – Exercising Independent Judgment

In connection with any recommended transaction or investment strategy by a registered broker-dealer, the

undersigned acknowledges on behalf of the Institut				
1. It is an "Institutional Account" as defined PLEASE CHECK THE APPROPRIATE BOX				
excess of \$50 Million). If a Credit	f \$50 Million or more (or any other entity with total assets in Union (or any other entity) has total assets LESS THAN \$50 your most recent Investment Policy;			
(2) a bank, savings and loan associa	tion, insurance company or registered investment company;			
(3) an investment adviser registered either with the SEC under Section 203 of the Investment Advisers Act or with a state securities commission (or any agency or office performing like functions);				
(4) MBS will determine suitability (Ple	sase provide your most recent Investment Policy)			
2. It (1) is capable of evaluating investment	t risks independently, both in general and with regard to all involving a security or securities; and (2) will exercise recommendations of any broker-dealer or its associated			
3. MBS will be notified by the Institutional A	ecount if anything in this Certificate ceases to be true;			
4. He or she is authorized to sign on behalf of				
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daha afforded under LLS federal or state securiti	that the above statements are accurate but does not waive any es laws, including without limitation, any rights under Section nended, and the rules and regulations promulgated thereunder.			
imphing securities that are entered into by the	all recommended transactions and investment strategies e "Institutional Account" named in this Certificate, whether or for the account of any beneficial owner that has delegated count.			
County of Johnson	Deleter Kerl			
Institutional Account Name	Signature of Authorized Signatury			
2 North Main #312	Debbie Kice			
Address	Name of Authorized Signatury			
Cleburne, TX 76033	County Treatsuren			
City, State, 20P	Tide of Authorized Signatory			
	11-23-15			
U.S. Tax ID / BIN III applicable)	Date			
drice@johnsoncountybc.org	807-556-6341			
Empil Address	Phone			
	00 East Commercial Boulevard, Suite 812 Member of PMRA & SIPC; MISSE Lauderdale, Florida 33308 REGISTERIO A Veteron-Guned			

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