Important Information Regarding Your Uninvested Cash

STRATA Trust Company ("Custodian") will automatically deposit all undirected, uninvested or idle cash from any source, including but not limited to contributions, transfers, proceeds from asset sales, earnings, distributions and income from assets held in the IRA, into one or more federally-insured bank accounts ("Bank Accounts") selected by Custodian, pending further investment instruction. Such Bank Accounts may include:

- Our affiliate depository bank, Horizon Bank SSB (Austin, Texas) and
- Other depository banks that Custodian identifies as being categorized as "well capitalized" institutions by the Federal Deposit Insurance Corporation ("FDIC").

The deposits at each bank will be insured by the FDIC up to the federal deposit insurance limits (currently $250,000 per accountholder) and any amount in excess of the established limit will not be insured by the FDIC. Custodian makes no representations or warranties as to the financial status of any depository bank or its ability to satisfy its obligations to the accountholder and that the status of a depository bank as a "well capitalized" bank at any particular time does not mean that it will be so at any time in the future. The names of the depository banks used by Custodian will be provided upon request.

Interest rates are reviewed and adjusted periodically in accordance with market conditions. Interest rates earned on such cash balances are determined at the sole discretion of the Custodian. Interest earned on cash balances will be calculated on the Daily Balance Method, which applies a periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day the Custodian receives credit for the deposit(s). The current rate of interest paid by Custodian is fully disclosed on account statements and will be provided upon request.

Custodian is a wholly-owned subsidiary of Horizon Bank, SSB, which is headquartered in Austin, Texas. Custodian reserves the right to require an accountholder provide 7 days written notice to withdraw funds.