



Additional Risk Disclosure Statement

Dear Sir or Madam:

The information on your account application indicates that you do not meet LANCEBANK hereinafter referred to as “The LANCEBANK” guidelines to open a spot foreign currency, commodity futures/options trading account for the following reasons:

- [] You are not between 21 and 72 years old
- [] You do not have the minimum one year of futures or securities investment experience
- [] Your annual income is less than \$ 25,000
- [] Your net worth is less than \$ 50,000

While The LANCEBANK is prepared to open your account , it is necessary to advise you to reconsider this investment . Based on your personal information and/ or investment experience, spot foreign currencies, future and /or option trading might be too risky of an investment strategy. The loss in trading spot foreign currencies and commodity futures /options can be substantial. You should therefore carefully consider whether such trading is suitable for you in light of your circumstances and financial resources. The high degree of leverage that is obtainable in future/ foreign currency trading because of the small margin requirements can work against you as well as for you. The use of leverage can lead to large losses as well as gains.

Acknowledgment

I understand that I do not meet the minimum guidelines to open an account as set forth by The company in the above paragraphs . However , I have considered the financial risks involved in foreign currency and /or futures/ options trading with regard to my personal situation , and I wish to proceed with opening a trading account .

Name:

Signature:

Date: