

**CAP COM INVESTMENT SERVICES**  
A DIVISION OF CAPITAL COMMUNICATIONS FEDERAL CREDIT UNION  
**AND**  
**CAP COM FINANCIAL SERVICES, LLC**

*Client Agreement and Disclosure Forms*



*"Investment Managers specializing in IRA's, Retirement Distributions, and Estate Plans"*

***By means of their signatures below, the client(s) (“you”, “your”, “I”, or “we”) agree to and acknowledge the following:***

CAP COM Investment Services is a division of Capital Communications Federal Credit Union (“Credit Union”). CAP COM Financial Services, LLC is a wholly owned subsidiary of Credit Union. LPL Financial is an independent registered broker/dealer.

CAP COM Financial Services, LLC is a Registered Investment Advisory firm with the New York State Department of Law.

CAP COM Investment Services and CAP COM Financial Services, LLC and/or its licensed employees have entered into business relationships with several firms in order to make available products and services for clients wishing to purchase or sell financial products. These products range from insurance through securities products, none of which are NCUA insured, obligations of the Credit Union or guaranteed by the Credit Union. These products may involve risk and may result in a loss of value. Securities products are offered through LPL Financial, member FINRA/SIPC pursuant to an arrangement with CAP COM Investment Services. Insurance products are offered through LPL Financial, member FINRA/SIPC in affiliation with CAP COM Financial Services, LLC.

### **SECURITIES ACKNOWLEDGEMENT**

ALL SECURITIES ARE OFFERED TO THE CLIENT BY LPL FINANCIAL AND ITS REGISTERED REPRESENTATIVES. ALTHOUGH LPL FINANCIAL OFFERS SERVICES ON THE PREMISES OF CAPITAL COMMUNICATONS FEDERAL CREDIT UNION (“CREDIT UNION”), IT IS NOT AFFILIATED WITH THE CREDIT UNION.

THE INVESTMENT PRODUCTS OFFERED THROUGH LPL FINANCIAL ARE NOT INSURED CREDIT UNION DEPOSITS AND THE CLIENT UNDERSTANDS THAT:

- ! THE PRODUCTS OFFERED ARE NOT NCUA INSURED.
- ! THE PRODUCTS OFFERED ARE NOT OBLIGATIONS OF THE CREDIT UNION.
- ! THE PRODUCTS OFFERED ARE NOT ENDORSED, RECOMMENDED OR GUARANTEED BY THE CREDIT UNION.
- ! THE VALUE OF THE INVESTMENT MAY FLUCTUATE, THE RETURN ON THE INVESTMENT IS NOT GUARANTEED AND LOSS OF PRINCIPAL IS POSSIBLE.

LPL Financial is a member of the Financial Industry Regulatory Authority (FINRA), the Boston Stock Exchange and the Securities Investor Protection Corporation (SIPC). LPL’s investment account assets are protected up to \$100 million. LPL’s SIPC membership provides account protection up to a maximum of \$500,000, of which \$100,000 may be in cash. For an explanatory brochure, please visit [www.sipc.org](http://www.sipc.org).

Additionally, through Lloyds of London, LPL accounts have additional securities coverage of \$99.5 million, subject to a 500 million aggregate firm limit. Please contact your registered representative or refer to [www.lpl.com](http://www.lpl.com) for further information.

The account protection applies in the event a SIPC member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against losses from the rise and fall in the market value of investments. This extensive coverage reflects a strong commitment to serving your investment needs.

CAP COM Investment Services, a division of Capital Communications Federal Credit Union, has entered into an agreement with LPL Financial which provides for compensation to be shared between LPL Financial and the Credit Union for use of its facilities and the provision of administrative and marketing services.

I/WE HEREBY CERTIFY THAT I/WE HAVE READ AND COMPLETELY UNDERSTAND ALL OF THE ABOVE

AND HAVE HAD ANY OF QUESTIONS REGARDING THIS ACKNOWLEDGMENT ANSWERED TO MY COMPLETE SATISFACTION. FURTHER, I/WE UNDERSTAND THAT THE PRODUCT OR PRODUCTS BEING PURCHASED OR MAY PURCHASE ARE NOT DEPOSITS AND MAY NOT BE INSURED BY AN AGENCY OR INSTRUMENTALITY OF THE UNITED STATES SUCH AS THE NATIONAL CREDIT UNION SHARE INSURANCE FUND.

**CREDIT UNION ACKNOWLEDGEMENT**

The National Credit Union Administration (NCUA) requires that the Credit Union only serve members and that CAP COM Financial Services, as a credit union services organization, primarily serve members. In an effort to assure compliance with these requirements, we ask for your acknowledgement of your status as a member of a credit union.

I acknowledge that I am a member of

**Capital Communications Federal Credit Union**

**Other :** \_\_\_\_\_

OR

**I am NOT a member of any credit union.**

*I (we) do hereby mutually acknowledge receipt of this form at the onset of my (our) financial consultation, and understand the limitations set forth by it.*

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Client Name (Please Print)

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Client Name (Please Print)

\_\_\_\_\_  
Date Signed