

CUSTOMER SERVICES BOND

BOND NO. _____
\$ _____ **premium is**
for a term of _____ **year(s).**

In consideration of the payment of premium charged, _____,
a corporation organized under the laws of the State of _____, (hereinafter called "Surety"), hereby agrees
to indemnify _____,
(hereinafter called "Obligee"), for an amount not exceeding in the aggregate _____

Dollars (\$ _____) against direct loss of money or other property, from the premises of any and all customers
(hereinafter called "Customer"), and belonging to the Customer, or in which the Customer has a pecuniary interest for which the Customer
is legally liable, which the Customer shall sustain as the result of any fraudulent or dishonest act, as hereinafter defined, of an Employee
or Employees of the Obligee acting alone or in collusion with others, and for which the Obligee is liable

THE FOREGOING AGREEMENT IS SUBJECT TO THE FOLLOWING CONDITIONS AND LIMITATIONS:

1. TERM OF BOND:

1.1 The term of this bond begins on the _____ day of _____, 20____ at the address
of the Obligee above given, and shall terminate one year thereafter, unless canceled in its entirety in the manner hereinafter defined.

1.2 The term of this bond may be continued by payment of a renewal premium prior to the termination date and upon
issuance of a renewal certificate by Surety. Such renewal certificate shall be annexed to and form a part of this bond for the limited
purpose of constituting a renewal of this bond for the period specified in such renewal certificate.

2. DISCOVERY PERIOD:

2.1 Loss is covered under this bond only (a) if sustained through any act or acts committed by an Employee of the Obligee
while this bond is in force as to such Employee, and (b) if discovered no more than 180 days after the cancellation of the bond, in its
entirety, as provided in Section 10 or from its cancellation or termination in any other manner, or (c) if discovered no more than 180
days after the expiration of the term of the bond, as defined by Section 1, following renewal of the bond and issuance of a renewal
certificate by Surety.

3. DEFINITION OF EMPLOYEE:

3.1 The word Employee or Employees, as used in this bond, shall be deemed to mean, respectively, one or more of the
natural persons while in the regular service of the Obligee in the ordinary course of the Obligee's business during the term of this bond,
and whom the Obligee (a) compensates by salary or wages and (b) has the right to govern and direct in the performance of such service,
but this shall not mean brokers, factors, commission merchants, consignees, contractors, or other agents or representatives of the same
general character.

3.2 If the Obligee is a sole proprietorship, corporation, or partnership, the directors, officers, trustees, stockholders,
proprietors or partners shall not be considered Employees for the purposes of this bond.

4. FRAUDULENT OR DISHONEST ACT:

4.1 A fraudulent or dishonest act of any Employee of the Obligee shall mean a fraudulent or dishonest act causing loss
during the time the Employee is engaged in services on the premises of the Customer.

5. RIGHTS AND BENEFITS NONASSIGNABLE:

5.1 This bond is intended for the sole and exclusive benefit of Obligee and no benefit, entitlement or right of action
hereunder may be assigned, transferred or hypothecated except upon the express, written, consent of Surety.

6. NON-ACCUMULATION OF LIABILITY:

6.1 Regardless of the number of years this bond shall continue in force and the number of premiums which shall be payable
or paid, the liability of the Surety under this bond shall not be cumulative in amounts from year to year or from period to period.

6.2 The liability of Surety hereunder shall not, in any event, exceed the penal sum hereof, as defined in Section 1, for any
single occurrence sustained on account of the fraudulent or dishonest act of an Employee, as defined herein.

6.3 In the event of a continuous or series of fraudulent or dishonest acts, involving an employee or employees, as defined
herein, and affecting a single customer, or group of customers, if such fraudulent or dishonest acts are carried out as a common scheme
or design, such acts shall constitute a single occurrence for the purpose of any claim on this bond and for the purpose of cancellation
of this bond as to such employee or employees as provided in paragraph 9 hereof.

7. LIMIT OF LIABILITY UNDER THIS BOND AND PRIOR INSURANCE:

7.1 With respect to loss or losses caused by an Employee or which are chargeable to such Employee as provided in Section
4 and which occur partly under this bond and partly under other bonds issued by the Surety to the Obligee or to any predecessor in
interest of the Obligee and terminated or canceled or allowed to expire and in which the period of discovery has not expired at the time
any such loss or losses thereunder are discovered, the total liability of the Surety under this bond and under such other bonds or policies
shall not exceed, in the aggregate, the amount carried under this bond and for any such loss or losses or the amount available to the
Obligee under such other bonds, as limited by the terms and conditions thereof, for any such loss or losses, if the latter amount be the
larger.

8. SALVAGE:

8.1 If the Oblige shall sustain any loss or losses covered by this bond which exceed the amount of coverage provided by this bond, the Oblige shall be entitled to all recoveries, except from suretyship, insurance, reinsurance security and indemnity taken by or for the benefit of the Surety, by whomsoever made, on account of such loss or losses under this bond until fully reimbursed, less the actual cost of effecting the same, and any remainder shall be applied to the reimbursement of the Surety.

9. CANCELLATION AS TO ANY EMPLOYEE:

9.1 This bond shall be deemed canceled as to any Employee: (a) immediately upon discovery by the Oblige, or by any partner or officer thereof not in collusion with such Employee, of any fraudulent or dishonest act on the part of such Employee; or (b) upon the effective date specified in a written notice served upon the Oblige or sent by mail. Such date, if the notice be served, shall be not less than ten days after such service, or, if sent by mail, not less than fifteen days after the date of mailing. The mailing by Surety of notice to the Oblige at its principal office shall be sufficient proof of notice.

10. CANCELLATION AS TO BOND IN ITS ENTIRETY:

10.1 This bond shall be deemed canceled in its entirety upon the effective date specified in a written notice by the Oblige upon the Surety or by the Surety upon the Oblige, or sent by mail. Such date, if the notice be served by the Surety, shall be not less than ten days after such service, or if sent by the Surety by mail, not less than fifteen days after the date of mailing. The mailing by the Surety of notice to the Oblige at its principal office shall be sufficient proof of notice. The Surety shall refund to the Oblige the unearned premium computed pro rata if this bond is canceled at the instance of the Surety, or at the instance of the Oblige.

11. PRIOR FRAUD, DISHONEST ACT OR CANCELLATION OF FIDELITY INSURANCE:

11.1 No Employee, to the best of the knowledge of the Oblige, or of any partner or officer thereof not in collusion with such Employee, has committed any fraudulent or dishonest act in the service of the Oblige or otherwise. If prior to the issuance of this bond, any fidelity insurance in favor of the Oblige or any predecessor in interest of the Oblige and covering one or more of the Oblige's employees shall have been canceled as to any of such employees by reason of (a) the discovery of any fraudulent or dishonest act on the part of such employees, or (b) the giving of written notice of cancellation by the insurer issuing said fidelity insurance, whether the Surety or not, and if such employees shall not have been reinstated under the coverage of said fidelity insurance, or superseding fidelity insurance, the Surety shall not be liable under this bond on account of such employees unless the Surety shall agree in writing to include such employees within the coverage of this bond.

12. NOTICE OF LOSS, PROOF OF LOSS AND LEGAL PROCEEDINGS:

12.1 At the earliest practical moment, but in no event more than 20 days, after discovery of any potential fraudulent or dishonest act on the part of any Employee by the Oblige, or by any partner or officer thereof not in collusion with such Employee, the Oblige shall give the Surety written notice thereof and file with the Surety affirmative proof of loss, and shall upon request of the Surety render every assistance, not pecuniary, to facilitate the investigation and adjustment of any loss. No suit to recover on account of loss under this bond shall be brought before the expiration of two months from the filing of proof as aforesaid on account of such loss, nor after the expiration of fifteen months from the discovery as aforesaid of the fraudulent or dishonest act causing such loss. If any limitation in this bond for giving notice, filing claim or bringing suit is prohibited or made void by any law controlling the construction of this bond, such limitation shall be deemed to be amended so as to be equal to the minimum period of limitation permitted by such law.

13. EXCLUSIONS:

13.1 This bond does not apply (a) to the defense of any legal proceeding brought against the Oblige or Customer, to fees, costs or expenses incurred or paid by the Oblige or Customer in prosecuting or defending any legal proceeding whether or not such proceeding results or would result in a loss to the Oblige or Customer covered by this Bond; (b) to potential income including but not limited to interest and dividends, not realized by the Oblige or Customer because of a loss covered under this Bond; (c) To damages of any type for which the Oblige or Customer is legally liable, except direct compensatory damages arising from a loss covered under this Bond; (d) to costs, fees and other expenses incurred by the Oblige or Customer in establishing the existence of, or amount of, loss covered under this Bond.

Executed this _____ day of _____, _____ YEAR.

(Surety Company)

By: _____
Attorney-in-Fact