

Dear Client:

It is important that you keep abreast of margin requirements and adhere to our margin policy at all times. This includes being accessible and meeting calls immediately. Failure to do so may result in liquidation of open positions.

At First Capitol Group, we extend you the benefit of *exchange minimum outright margins and reduced day trade margins*. This allows you to use your trading capital to its fullest advantage. In return, you are required to adhere to the following:

- 1) All margin calls must be met **immediately** upon receipt of notice, as defined in the Futures Account Agreement you signed. Our attempt to contact you constitutes notice whether or not we reach you, so be accessible. Keep all phone numbers and email address updated on your account at all times. Our inability to contact you does not waive our right to liquidate your open positions nor does it waive any liability you may incur.
- 2) Be prepared to immediately wire or ACH funds based upon our request. Failure to promptly comply with our request (i.e. **wire or ACH immediately upon request; overnight a cashier's check if requested; or have a personal check to us within 5 business days if approved by the Risk Manager**) may adversely affect your account.
  - ✓ When sending a check, make it payable to **First Capitol Group**. The source of the funds **must be the same** as the name on the account.
  - ✓ Write your account number on the memo line of your check.
- 3) If you have given us authorization to process an automatic transfer of funds, we will be doing so on the first day that your trading account comes on margin call. An email confirmation may be sent to you when the transfer of funds has occurred.

We reserve the right to request funds be immediately wired to meet margin calls, including bank verification. Have prior arrangements made with your bank to avoid any problems. Delays will subject your account to partial or complete liquidation.

**The exchanges strictly enforce margin calls and subsequently, so do we.** We reserve the right to increase margin requirement as account and market conditions require. Trade within your means, delays on meeting margin calls will not be tolerated. It is your responsibility to ensure that your account is properly margined.

We appreciate your cooperation in this matter. If you have any questions, please feel free to call 800-437-7751.

## Wire Instructions:

Bankers Bank – Madison, Wisconsin USA  
ABA # 075912479  
First National Bank, Platteville, Wisconsin  
Account 020495  
First Capitol Group 118 500  
For further credit: (Customer's Name and Account Number)

## ACH Instructions:

- 1) Log on to the FCG website at [https://www.efutures.com/achform\\_fcg.php](https://www.efutures.com/achform_fcg.php)
- 2) Fill out the ACH Application Form with all required information.
- 3) Finalize your ACH transfer by clicking on the "Submit" button.

## Make checks payable to: First Capitol Group

Mail to: First Capitol Group  
One Insight Drive  
PO Box 25  
Platteville, WI 53818