

Disclosures

Important Information about Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Changes in Client Information

If there is a change in your investment objectives or financial circumstances, please inform your Account Executive to enable him or her to provide investment advice consistent with the change.

Questions or Concerns about Your Account

Questions, concerns or complaints about your account should be directed to the branch manager of the JH Darbie Office that services your account.

Public Disclosure Program

FINRA's Public Disclosure Program provides information about the regulatory history of FINRA member firms and their associated personnel. You may access this information by calling the FINRA's hot line at 1-800-289-9999 or by visiting the FINRA's website at www.finra.org.

Funding Accounts

During this time the Firm will likely have difficulty obtaining hard-copy mail sent to our main office at 40 Wall Street. All funds should be sent your account by wire/ACH. Checks should go directly to the clearing firm where your account is held. Contact your broker directly or you may call J.H. Darbie at 212-269-7271 for additional instructions.

Municipal Securities Investor Brochure

J.H. Darbie is registered with the SEC and the MSRB. The MSRB website is www.msrb.com. An informational **Municipal Securities Investor Brochure** is available via the following hyperlink: <http://www.msrb.org/~media/Files/Resources/MSRB-Investor-Brochure.ashx?la=en>