

**Subject: Day Trading Buying Power (changes in procedures)**

Effective June 27, 2008, our clearing firm, Penson Financial Services, Inc., will be changing their policy on enforcement of Equity Maintenance calls as they relate to day trades as a result of FINRA's 2520 margin rule.

If an account falls below the minimum equity of \$25,000 or exceeds 3 day trades in the rolling 5 business day period, an Equity Maintenance Call will be generated, in which the account will be issued with zero (0) day trading buying power and zero (0) overnight buying power. In addition, the account will be restricted to liquidating transactions only until the day after the Equity Maintenance call is met.

Equity Maintenance Calls are calculated for the amount of \$25,000 less total liquidating equity. For example, if you exceed 3 day trades in a rolling 5-business day period, and your equity is \$10,000, an equity maintenance call would be issued for \$15,000.

The call may be met by: Bringing the account value above \$25,000. If an account cannot bring in additional equity, a customer may request to change from pattern day trading to non-pattern day trading status once every 90 days.

Once the Equity Maintenance call is met, the buying power will be restored on the day following the change. If the account exceeds more than 3 day trades in the rolling 5-business day period after a request has been made to change the account to non-pattern day trading status, the account will be restricted to liquidating transactions until the 90-day period has passed or when the account value has been brought to \$25,000.

For accounts that no longer wish to participate in margin transactions and wish to convert their accounts to cash accounts (1:1 intraday and overnight buying power), requests can be sent to [newaccounts@mbtrading.com](mailto:newaccounts@mbtrading.com)

We do apologize for the inconvenience and if you have any questions concerning this policy, please contact our Customer Service Department.

Thank you for your continued business,

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