

R.M. Stark & Co., Inc.

*Schedule of Interest Charges Pursuant To the "Truth-In-Lending" Rule 10(B)-16**

R.M. Stark & Co., Inc. introduces customers to Pershing LLC ("Pershing"). Pershing is a BNY Securities Group Company. Pershing handles the clearing functions for your brokerage account. As part of R.M. Stark's Agreement with Pershing, Pershing is responsible for any extensions of credit to you, which includes compliance with Regulation T of the Federal Reserve Board, determining maintenance margin, paying and charging interest and rehypothecation or loan of any of your margin securities.

You will be charge interest on any credit extended to or maintained for you by Pershing for the purpose of purchasing, carrying or trading in any securities, or otherwise. The rate of interest charged is related to the broker call money rate. The broker call money rate is based on either published rates for call money lent brokers on stock exchange collateral or broker call money rates quoted by commercial banks, as determined by Pershing.

The annual rate of interest charged on the net debit balance in your margin account will be based upon the following schedule.

<u>DEBIT BALANCE</u>	<u>% ABOVE BROKER CALL</u>
LESS THAN \$25,000	2.5
\$ 25,000 - \$ 49,999	2.0
\$ 50,000 - \$ 99,999	1.5
\$100,000+	1.0

The rate of interest charged to your account is subject to change without prior notice when changes occur in the broker call money rate. For current rate information, please contact your R.M. Stark & Co. Inc., Investment Broker.

***This is not a complete disclosure as required by Rule 10 (B)-16 and must be read along with the Customer Account Agreement & Disclosure Document published by Pershing LLC, a BNY Securities Group Company.**