

CUSTOMER AGREEMENT FOR CH2M HILL INTERNAL MARKET

Brokerage Services Through



To Neidiger, Tucker, Bruner, Inc.:

In consideration of your opening an account on my own behalf, I represent and agree as follows:

1. I am of legal age and authorized to enter into this agreement and, except as otherwise disclosed to you, I am not an employee of any exchange or a member Firm of any exchange or the NASD, or of a bank, trust company, or insurance company and that I will promptly notify you if I become so employed.
2. I appoint you as my agent for the purpose of carrying my directions to you in accordance with the terms and conditions of my agreement with you for my account and risk with respect to the purchase or sale of securities. To carry out your duties, you are authorized to open or close brokerage accounts, place and withdraw orders, and take such other steps as are reasonable to carry out my directions.
3. I understand that Southwest Securities, Inc. ("SWST"), clearing firm affiliate, will execute and clear all transactions under this agreement.
4. I understand you provide no investment advice in connection with this account nor do you give advice or offer any opinion with respect to the suitability of any security or order. All transactions will be done only on my order.
5. I understand that SWST or its agents will hold all securities kept in my account and that these securities will be protected by the Securities Investor Protection Corporation (SIPC) up to Five Hundred Thousand dollars (\$500,000) (including \$100,000 in cash). Additional coverage has been secured by SWST through a policy purchased through an independent insurer. An explanatory brochure on our SIPC insurance and a disclosure statement on the supplemental coverage are available upon request. The combined SIPC insurance provides protection in the event of a member firm failure, and it does not insure against value decline or fraudulent sales practices by your broker.
6. I understand and agree that any telephone conversation with you may be recorded for accuracy.
7. In the event I become indebted to you in the course of operation of this account, I agree that I will repay such indebtedness upon demand. I agree that if after demand I fail to pay the indebtedness, you may close my account and liquidate the assets in my account on a pro rata basis in an amount sufficient to pay my indebtedness.
8. Upon the purchase or sale of any security, if you are unable to settle the transaction by reason of my failure to make payment or deliver securities in good form, I authorize you to take steps necessary to complete the transaction in which event I agree to reimburse you for all costs, losses, or liabilities incurred by you.
9. This agreement and all transactions made in my account shall be governed by the laws of the state of Colorado (regardless of the choice of law rules thereof).
10. You shall not be liable for loss caused directly or indirectly by war, natural disasters, government restrictions, exchange or market rulings, or other conditions beyond your control.
11. The reasonable costs of collection of the debit balance and any unpaid debts in my accounts, including attorney's fees incurred by NTB or SWST, shall be reimbursed by me to NTB or SWST.
12. I agree to have available or agree to deliver sufficient funds to cover the amount due on purchases by trade cutoff date, and I agree to deliver any securities I have in my possession in sufficient time to be received by the CH2M HILL transfer agent one day before trade cutoff date.
13. It is further agreed that in the event of the death of either of any of the undersigned, the survivor or survivors shall immediately give you written notice thereof, and you may, before or after receiving such notice take such proceeding, require such papers and inheritance or state tax waivers, retain such portion of and/or restrict transactions in the account as you may deem advisable to protect you against any tax, liability, penalty, or loss under any present or future laws or otherwise. The estate of any of the undersigned who shall have died shall be liable, and each survivor shall continue liable jointly and severally, to you for any net debit balance or loss in said account in any way resulting from the completion of transactions initiated prior to the receipt by you of the written notice of the death of the decedent or incurred in the liquidation of the account or the adjustment of the interests of the respective parties.
14. The proceeds of all sales transactions paid will be reported to the Internal Revenue Service (IRS) in accordance with applicable law.
15. The undersigned (1) certifies that the information contained in this application is complete and true and correct, and acknowledges that knowingly giving false information for the purpose of inducing Neidiger, Tucker, Bruner, Inc. to extend credit is a federal crime. (2) authorizes Neidiger, Tucker, Bruner, Inc. to contact any individual or firm noted herein and any other normal sources of debit or credit information. (3) authorizes anyone so contacted to furnish such information to Neidiger, Tucker, Bruner, Inc. as Neidiger, Tucker, Bruner,

Inc. may request. (4) agrees that this application is the property of Neidiger, Tucker, Bruner, Inc. and Neidiger, Tucker, Bruner, Inc. may retain this application in its record at its sole discretion whether or not credit is extended.

16. The Board of Directors of NTB has adopted a privacy policy. NTB does not share any non-public information about you with any third parties except as necessary to process transactions, service your account, or as required by law.

17. Arbitration

- (i) Arbitration is final and binding on the parties.
- (ii) The parties are waiving their right to seek remedies in court, including the right to jury trial.
- (iii) Pre-arbitration discovery is generally more limited than and different from court proceedings.
- (iv) The arbitrators award is not required to include factual findings or legal reasoning, and any party's right to appeal or to seek modification of rulings by the arbitrators is strictly limited.
- (v) The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry. The undersigned agrees, and by carrying or introducing an account for the undersigned you agree, that the following conditions apply to any and all controversies arising between us with respect to any account in which the undersigned has an interest.

1. This agreement to arbitrate constitutes a waiver of the right to seek a judicial forum unless such a waiver would be void under the federal securities laws.

2. All controversies which may arise between the undersigned and you as introducing or clearing

broker, your agents, or employees concerning any transaction or the construction, performance, or breach of this or any other agreement between us, whether such transaction or agreement was entered in, prior, on, or subsequent to the date hereof, shall be determined by arbitration held pursuant to the then current Constitution and rules of the New York Stock Exchange, Inc. or the Code of Arbitration Procedure of the National Association of Securities Dealers, Inc. or the provisions of the arbitration facility provided by any other exchange of which you are a member and on which a transaction giving rise to such claim took place, as the undersigned may elect. Arbitration must be commenced by service upon the other of a written demand for arbitration or a written notice of intention to arbitrate, therein electing the arbitration tribunal. In the event the undersigned does not make such a designation within five (5) days of such demand or notice, then the undersigned authorizes you to do so on behalf of the undersigned. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action; who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until:

- (i) the class certification is denied;
- (ii) the class is decertified; or
- (iii) the customer is excluded from the class by the court.

Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.

NOTICE TO SOUTHWEST SECURITIES, INC.

This is to advise you that I have instructed Neidiger, Tucker, Bruner, Inc. to establish, on my behalf, and as my agent, an account with you. I have appointed Neidiger, Tucker, Bruner, Inc. as my exclusive agent to act for and on my behalf with respect to all matters regarding my account with you, including but not limited to, the placing of securities, purchase and sales orders. A copy of my agreement with Neidiger, Tucker, Bruner, Inc. is delivered to you herewith. You shall look solely to Neidiger, Tucker, Bruner, Inc. and not to me with respect to any such orders or instructions, and you are hereby instructed to deliver confirmation(s), statements, and all written or other notices, with respect to my account to Neidiger, Tucker, Bruner, Inc. Any such communications delivered to Neidiger, Tucker, Bruner, Inc. shall be deemed to have been delivered to me and you shall be entitled to rely on Neidiger, Tucker, Bruner, Inc. to forward the substance of any such communication(s) to me. I agree to hold you harmless from and against any losses, costs, or expenses arising in connection with the delivery or receipt of any such communication(s) provided you have acted in accordance with the above. The foregoing shall be effective as to my account until written notice to the contrary is received by you and by Neidiger, Tucker, Bruner, Inc.

Please review this statement carefully. If you disagree with any transaction, or if there are any errors or omissions on this statement, you must notify the Neidiger, Tucker, Bruner, Inc. in writing within 30 days of your receipt of this statement. This statement will otherwise be deemed conclusive.

Accounts introduced by Neidiger, Tucker, Bruner, Inc. - Member NASD/SIPC

Accounts carried with Southwest Securities, Inc. - Member NYSE/NASD/SIPC