

Dear Client:

Thank you for selecting the Liquid Insured Deposits<sup>SM</sup> A Account as the money settlement option in your brokerage account. The Liquid Insured Deposits A Account is a secure savings vehicle that offers FDIC insurance of up to \$2,500,000 on your cash deposits.

Your Liquid Insured Deposits A Account will earn a rate of interest that is based on your average Linked Balance\*Effective September 26, 2022 available rates are:

Average Linked Balance	Interest Rate	APY
\$1,000,000 and greater	1.35%	1.35%
\$500,000 - \$999,999.99	1.05%	1.05%
\$100,000 - \$499,999.99	0.75%	0.75%
\$50,000 - \$99,999.99	0.60%	0.60%
\$1 - \$49,999.99	0.45%	0.45%

For a list of participating banks, please see the reverse side.

*\* Each account will earn a rate of interest, which may fluctuate daily depending on market conditions. The interest rates on the Deposit Accounts will vary based upon the value of the assets and cash you maintain in your brokerage account, including amounts on deposit in your Deposit Accounts. Pershing will link your brokerage account to additional brokerage accounts you hold at Pershing registered under the same social security number to determine your Interest Rate Tier. The aggregate assets of all "linked" brokerage accounts is referred to as your "Linked Balance." The APY and interest rate quoted reflects the deduction of the comprehensive fee described in the Terms and Conditions from the interest earned on the FDIC-insured money market account(s) at the Program Bank(s).*

Call your Financial Consultant for the current prevailing APY and interest rate.

# Liquid Insured Deposits<sup>SM</sup>

## Program Bank List

As of June, 08, 2022

Program Banks		
Ally Bank	Midvale	UT
Axos Bank	San Diego	CA
Bank OZK	Little Rock	AR
Bank of China	Flushing	NY
Barrington Bank & Trust	Barrington	IL
Bank Of Hope	Los Angeles	CA
Beverly Bank & Trust Co.	Chicago	IL
BNY Mellon NA	Pittsburgh	PA
Capital One Bank (USA), N.A.	Glen Allen	VA
CFG Community Bank	Lutherville	MD
Choice Financial Group	Grafton	ND
Citibank, N.A.	Sioux Falls	SD
Citizens Bank, NA	Short Hills	NJ
City Bank Texas	Lubbock	TX
Comenity Bank Delaware	Wilmington	DE
Comenity Capital Bank	Salt Lake City	UT
Comerica Bank	Dallas	TX
Dime Bank	Norwich	CT
First Bank & Trust - Brookings	Brookings	SD
First Carolina Bank	Rocky Mount	NC
First Federal Bank	Lake City	FL
First Horizon Bank	Memphis	TN
Gorham Savings Bank	Gorham	ME
Hills Bank & Trust Company	Hills	IA
Hinsdale Bank & Trust Company	Hinsdale	IL
International Bank of Chicago	Chicago	IL
JPMorgan Chase Bank , N.A.	Columbus	OH
Lake Forest Bank & Trust	Lake Forest	IL
Libertyville Bank & Trust	Libertyville,	IL
Luana Savings Bank	Luana	IA
New York Community Bank	Westbury	NY
Northbrook Bank & Trust	Northbrook	IL
Peapack Gladstone Bank	Bedminster	NJ
Sallie Mae Bank	Murray	UT
Simmons Bank	Pine Bluff	AR
St Charles Bank & Trust	St Charles	IL
Stearns Bank, N.A.	St. Cloud	MN
The Bancorp Bank	Wilmington	DE
The Paducah Bank & Trust Company	Paducah	KY
Wintrust Bank	Wilmette	IL
Village Bank & Trust	Arlington Heights	IL
Wex Bank	Midvale	UT
Wheaton Bank & Trust	Wheaton	IL

### Important Information

Please refer to the Liquid Insured Deposits<sup>SM</sup> Terms and Conditions for more information about the Liquid Insured Deposits Program (the "Program").

This Program Bank List may change from time to time. For the most current list, please contact your Investment Professional or visit: <https://www.pershing.com/rates>. As of the date noted above, a maximum of \$2.5 million of FDIC insurance is available under the Program. You may exclude any Program Bank from holding your funds at any time by contacting your Investment Professional. If you exclude one or more Program Banks, the maximum level of FDIC insurance coverage may decrease from \$2.5 million to a new lower amount. Contact your Investment Professional to confirm the new FDIC insurance limit.