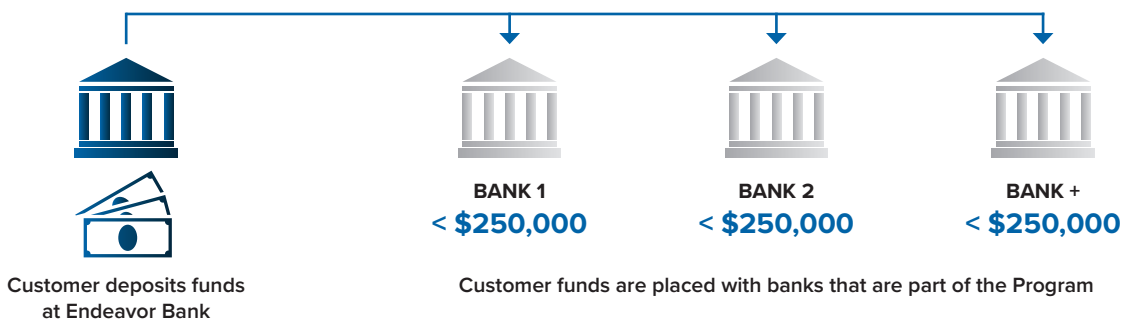




Deposit Placement Program

100% FDIC Insurance up to \$150 million per depositor

Deposit Placement Program (referred to as the “Program”) is a safe cash management solution that enables access to FDIC insurance beyond \$250,000.



Why choose the Deposit Placement Program?

With the Program, you can

- ▶ **Rest assured** knowing your funds are eligible for multi-million-dollar FDIC insurance that’s backed by the full faith and credit of the U.S. government
- ▶ **Enjoy the ease of working through a single bank relationship** and receive one monthly statement
- ▶ **Maintain access** to your funds placed into the Program 24/7
- ▶ **Eliminate ongoing collateral tracking** and the need to footnote uninsured deposits in financial statements

How does it work?

When we place your funds into the Program, that deposit is divided into amounts under the standard FDIC insurance maximum of \$250,000. The amounts are then placed into deposit accounts at multiple FDIC-insured banks. As a result, you can access FDIC coverage from many institutions while working directly just with us.

What else do you need to know?

You receive a regular monthly statement showing your balances and other key information. You can check your balances and track other important information online, 24/7. Your confidential information remains protected.

Placement of funds in the Program is subject to the terms, conditions, and disclosures in the program agreements, including the Deposit Placement Agreement (“DPA”) or Deposit Marketplace Terms and Conditions (“T&C”).

Limits apply and customer eligibility criteria may apply. Program withdrawals may be limited to six per month for funds placed in MMDAs. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount (“SMDIA”), a depositor’s balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before settlement for a deposit or after settlement for a withdrawal). As stated in the DPA and T&C, the depositor is responsible for making any necessary arrangements to protect such balances consistent with applicable law. If the depositor is subject to restrictions on placement of its funds, the depositor is responsible for determining whether its use of the Program satisfies those restrictions.