Bank Deposit Sweep Program (BDSP®) - Interest Rates

Effective November 1, 2026

Tier	Tier Range From	To	Interest Rate*	APY
1	$0.01	$4,999.99	0.73%	0.73%
2	$5,000.00	$24,999.99	0.73%	0.73%
3	$25,000.00	$49,999.99	0.73%	0.73%
4	$50,000.00	$99,999.99	0.73%	0.73%
5	$100,000.00	$499,999.99	1.53%	1.54%
6	$500,000.00 and above		1.53%	1.54%

Important Note: Balances will earn the same rate of interest regardless of the Program Bank with which funds are deposited. Interest rate is based upon each account's Program Deposits in accordance with the above Interest Rate Tiers (described in more detail in the BDSP Disclosure Document). The rate of interest paid is currently evaluated on a daily basis.

* Interest rates/APY will be determined based on prevailing economic and business conditions. Interest accrues daily and is paid monthly. Amounts reflecting interest paid will be presented on brokerage account statements. Interest rates are subject to change at any time.