

# STIFEL

PROTECT YOUR CASH WITH

# STIFEL RESERVE DEPOSIT NETWORK



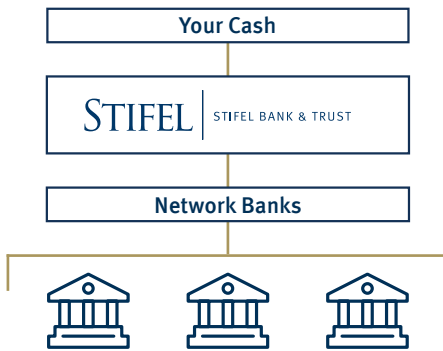
Offering clients access to **multi-millions in aggregate FDIC protection** per account ownership category across network banks through your securities account.

## HOW IT WORKS

The program provides access to aggregate FDIC Insurance through one Stifel relationship. Your large deposit (above current FDIC limits) is programmatically divided and placed at network banks in amounts less than \$250,000.

You may exclude network banks you already have deposits at to maximize your FDIC coverage. Funds are placed into an interest-bearing demand deposit account.

Certain conditions must be satisfied for “pass-through” FDIC deposit insurance coverage to apply. To view the list of banks in the IntraFi® network, visit [intrafi.com/network-banks](https://intrafi.com/network-banks).



Note: Number of network banks will vary by client

## BENEFITS AND FEATURES

# 2.45% APY<sup>1</sup>

Keep cash working for you with access to FDIC protection

- **Same-day availability** (subject to noon CST cut-off time) when your Stifel Financial Advisor places a trade
- Maintain **easy access** to your cash
- \$1 million initial minimum investment; no minimum balance required to earn APY
- Stifel Reserve Deposit Network balances are **conveniently displayed** on your monthly Stifel account statement and in Stifel Wealth Tracker
- Access to the Depositor Control Panel where balances at each bank are displayed along with a separate statement

The Depositor Control Panel can be accessed at [depositorcontrol.com](https://depositorcontrol.com).

Need more information on how Stifel Reserve Deposit Network can help with your cash management needs?

 **Contact your Stifel Financial Advisor to learn more**

For additional important information, please review the [Stifel Reserve Deposit Network Disclosure](#).

<sup>1</sup>Annual Percentage Yield (APY) is as of 04/27/2026. Interest Rate and APY for Stifel Reserve Deposit Network are variable and subject to change after the account is opened. \$1 million minimum deposit required to open the account. Fees may reduce earnings. Not available for Advisory or ERISA accounts.

For current rates, please contact your financial advisor.

Deposit placement through an IntraFi service is subject to the terms, conditions, and disclosures in applicable agreements. Deposits that are placed through an IntraFi service at FDIC-insured banks in IntraFi's network are eligible for FDIC deposit insurance coverage at the network banks. The depositor may exclude banks from eligibility to receive its funds. To meet conditions for pass-through FDIC deposit insurance, deposit accounts at FDIC-insured banks in IntraFi's network that hold deposits placed using an IntraFi service are titled, and deposit account records are maintained, in accordance with FDIC regulations for pass-through coverage. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount (“SMDIA”) at any one bank, a depositor's balances at the institution that places deposits may exceed the SMDIA before settlement for deposits or after settlement for withdrawals. The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through an IntraFi service satisfies any restrictions on its deposits. IntraFi is a registered service mark of IntraFi LLC. IntraFi is not an affiliate of Stifel, Stifel Bank, or Stifel Bank & Trust.

Stifel's banking and lending services are provided by Stifel Bank, Member FDIC, and Stifel Bank & Trust, Member FDIC, (collectively, “Stifel Banks”). Stifel Banks are affiliated with Stifel, Nicolaus & Company, Incorporated, Member SIPC & NYSE, each a wholly owned subsidiary of Stifel Financial Corp. Unless otherwise specified, references to “Stifel” may mean Stifel, Nicolaus & Company, Incorporated or its affiliates. Non-deposit products purchased from or held by Stifel and/or Stifel Banks are not insured by the FDIC, are not deposits, and may lose value. None of Stifel and/or Stifel Banks provide legal or tax advice.