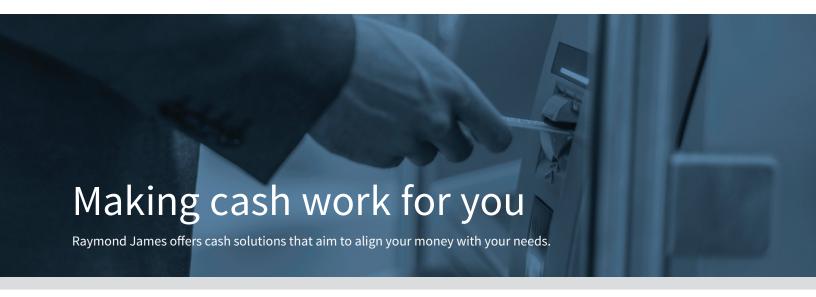
### **RAYMOND JAMES**



Whether putting money to work or putting money aside, Raymond James knows the way you manage cash impacts your day-to-day life and your long-term plans. We have products and solutions that are tailored to meet all of your unique needs.

When it comes to cash, it is helpful to consider two main categories - everyday spending and savings.



# **Everyday Spending**

The solutions for the cash you need today.

#### **KEY FEATURES:**

- Federal Deposit Insurance Corporation (FDIC) insurance coverage of up to \$3 million through the multi-bank Raymond James Bank Deposit Program (RJBDP)
- · Daily liquidity
- · Competitive returns
- Capital Access cash management account that includes:
  - Mobile check deposit, mobile wallet, online bill pay
  - Free debit card, unlimited check writing, direct deposit
  - Use of any ATM, with fees reimbursed\*
  - 24-hour support and fraud monitoring
  - Optional SMS text alerts



## Savings & Strategic

The solutions for the cash you need down the road.

#### **KEY FEATURES:**

- May provide higher returns than everyday spending solutions
- · Provides liquidity that aligns with your savings goals
- Solutions include:
  - Certificates of Deposit (CDs)
  - Money market funds
  - Short-term fixed income options

Visit **raymondjames.com/cashmanagement** for more information or work with your financial advisor.

\* Reimbursement allowance of at least \$200 annually for all accounts and unlimited for relationships with market value of at least \$500,000.

Investing involves risk and investors may incur a profit or loss. Investment products are: not deposits, not FDIC/NCUA insured, not insured by any government agency, not bank guaranteed, subject to risk and may lose value. © 2019 Raymond James & Associates, Inc., member New York Stock Exchange/SIPC. © 2019 Raymond James Financial Services, Inc., member FINRA/SIPC. Raymond James® is a registered trademark of Raymond James Financial, Inc. FDIC deposit insurance provides a maximum of \$250,000 of coverage per depositor per bank. The Raymond James Bank Deposit Program "sweeps" client deposits into deposit accounts with multiple banks, providing up to \$3.0 million in FDIC coverage for an individual account holder. Through our program, the available coverage is up to 12 times the maximum individual limit. 19-OPSCASH-0408 KM 6/19