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](http://raymondjames.com/cashmanagement) for more information or work with your financial advisor.