

EFFECTIVE DATE:

Based upon commitments from the Program Bank (Citizens Bank, N.A.) with respect to interest rates on the Deposit Accounts for the Proprietary Bank Deposit Sweep Program, the annual percentage yield (“APY”) on the Deposit Accounts may vary by balance tier as detailed below.¹ Interest rates/APY will be determined based on prevailing economic and business conditions. The interest rate/APY will vary and may be higher or lower at any given date.

PROGRAM BANK INTEREST RATES AND TIERS

\$0-\$99,999.99:

\$100,000 - \$499,999.99:

\$500,000 - \$999,999.99:

\$1,000,000+:

Current yields on the Program Bank Sweep as well as other sweep investments may be obtained by contacting your Financial Advisor. You can also call Citizens Securities, Inc. customer service at 800-942-8300 between 8 am and 5 pm EST.

Refer to the Proprietary Bank Deposit Sweep Program Disclosure received at account opening for detailed information regarding the Program.

SIPC COVERAGE

Your cash balances are only eligible for FDIC insurance once they become a Program Deposit held by the Program Bank. Your cash balance while held by NFS and/or your Broker/Dealer is not FDIC insured, but is covered by SIPC. This includes cash balances in your Brokerage Account that have not yet been received by the Program Bank or which have been swept from the Program Bank back to your Brokerage Account. SIPC currently protects these funds and securities up to \$500,000, including \$250,000 for claims for cash. SIPC coverage does not cover fluctuations in the market value of your investments. Any securities held in your Brokerage Account (as opposed to the Program Deposit held by the Program Bank) are investment products, and as such: (i) are not insured by the FDIC; (ii) carry no bank or government guarantees; and (iii) are subject to investment risk, including loss of principal amount invested.

If, due to Program limitations, your cash balance is placed into a core account investment vehicle other than the Program, your cash deposits will not be eligible for FDIC insurance, but may be protected by SIPC in accordance with applicable legal requirements and limitations.

SIPC is a non-profit membership corporation created by the Securities Investor Protection Act of 1970, funded primarily by its member securities brokerage firms registered with the U.S. Securities and Exchange Commission. SIPC provides protection against custodial risk to clients of securities brokerage firms, like NFS, in the event such firms become insolvent. Unlike FDIC insurance, SIPC does not insure against the loss of your investment. Nor does SIPC protection insure the quality of investments or protect against a decline or fluctuations in the value of your investment. SIPC protects each client’s securities and cash held in a client’s Brokerage Account at an insolvent brokerage firm. SIPC protects against the loss of customer securities and cash up to a total of \$500,000 (of which up to \$250,000 may be cash) per customer in each separate capacity under SIPC rules. Money Market Mutual Fund Shares are considered to be securities for purposes of SIPC coverage. **The Deposit Accounts are not eligible for SIPC coverage.**

If you have questions about SIPC coverage and additional SIPC-like coverage, please contact your Financial Advisor. You may also obtain information about SIPC coverage, including a brochure that describes SIPC and SIPC insurance, by accessing the SIPC website at www.sipc.org.

¹ Rates for the Citizens Securities, Inc. Program are set forth above; interest accrues daily and is paid monthly. Amounts reflecting interest paid will be presented on your brokerage account statements. The rates are subject to change at Citizens Securities, Inc.’s discretion at any time, without notice to you. Please note that if you are in the Business Program the interest that your account receives will be lower than the rate shown in the table if you have more than six days of net withdrawals per month, as your account will not receive additional interest for the remainder of that month. For a current list of complete rates, please contact your Financial Advisor.

Citizens Wealth Management (in certain instances DBA Citizens Private Wealth) is a division of Citizens Bank, N.A. (“Citizens”). Securities, insurance, brokerage services, and investment advisory services offered by Citizens Securities, Inc. (“CSI”), a registered broker-dealer and SEC registered investment adviser - Member FINRA/SIPC. Investment advisory services may also be offered by Clarfeld Financial Advisors, LLC (“CFA”), an SEC registered investment adviser, or by unaffiliated members of FINRA and SIPC providing brokerage and custody services to CFA clients (see Form ADV for details). Insurance products may also be offered by Estate Preservation Services, LLC (“EPS”) or an unaffiliated party. CSI, CFA and EPS are affiliates of Citizens. Banking products and trust services offered by Citizens.

SECURITIES, INVESTMENTS AND INSURANCE PRODUCTS ARE SUBJECT TO RISK, INCLUDING PRINCIPAL AMOUNT INVESTED, AND ARE:

NOT FDIC INSURED	NOT BANK GUARANTEED	NOT A DEPOSIT	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	MAY LOSE VALUE
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