CASH AND LENDING SOLUTIONS

A robust array of solutions from a firm you trust

RAYMOND JAMES

Cash solutions provided by Raymond James Financial and lending solutions provided through Raymond James Bank give you access to a comprehensive menu of capabilities and consultants with only one goal: to help meet your needs in the ways that best suit your life today and your goals for tomorrow.

Cash Solutions

Meet your liquidity needs while getting a more complete picture of your finances.

CAPITAL ACCESS

This complete cash management solution can help you streamline your finances and gain access to integrated financial strategies to help you simply and flexibly manage immediate and long-term cash needs.

CASH SWEEPS

Cash sweep programs help to diversify your cash holdings and offer competitive interest rates.

- Raymond James Bank Deposit Program – FDIC insured[1]
- Client Interest Program – SIPC and excess SIPC coverage[2]

CASH STRATEGIES CONSULTING

For significant cash needs, your advisor can call on the dedicated resources and guidance of the Cash Solutions team to help navigate the firm's cash and cash alternative offerings.

CREDIT CARDS

Get the purchasing power you need and the rewards you deserve.

- Consumer cards
- Premium cards
- Business cards

Lending Solutions

Take advantage of our lending solutions to help seamlessly meet near-term needs without disrupting long-term goals.

MORTGAGE LENDING THROUGH RAYMOND JAMES BANK[3]

Enjoy support on conventional or jumbo mortgages from application through closing, competitive rates and a variety of programs in all 50 states.

- Fixed Rates
- Adjustable Rates
- Interest-only[4]
- Pledged Securities Mortgage[5]

PRIVATE WEALTH MORTGAGE THROUGH RAYMOND JAMES BANK

Meet your more complex mortgage needs with a streamlined process, flexible underwriting guidelines and guidance from specialists.

SECURITIES BACKED OPTIONS[6]

Borrow against your investments – while preserving your long-term plans – to help meet funding needs in one of three ways.

- Securities Based Line of Credit through Raymond James Bank
- Tailored Lending through Raymond James Bank
- Margin accounts through Raymond James

COMMERCIAL REAL ESTATE LENDING

Explore comprehensive lending programs designed to suit a variety of needs in all 50 states.

Ready to learn more? Contact your financial advisor for additional information or for an introduction to your local banking consultant.

Products, terms, and conditions subject to change. Subject to standard credit criteria.

Raymond James Bank is not in any way responsible for the debts issued by or obligations of an affiliate of Raymond James.

CASH SWEEPS DISCLOSURES:

Diversification of investments does not guarantee a profit nor protect against loss.

RAYMOND JAMES BANK DEPOSIT PROGRAM (RJBDP)

[1]References made to FDIC insurance coverage under Raymond James Bank Deposit Program (RJBDP) address FDIC insurance coverage, up to applicable limits, at the insured depository institutions that participate in RJBDP. Funds held at Raymond James Bank (Member FDIC), TriState Capital Bank (Member FDIC), and third-party FDIC-insured banks participating in the Bank Deposit Program are insured by the Federal Deposit Insurance Corporation (FDIC) up to $250,000 per depositor, per insured bank, for each account ownership category. The current list of participating FDIC-insured depository institutions can be found here. Certain conditions must be satisfied for pass-through FDIC deposit insurance coverage to apply. The Raymond James Bank Deposit Program relies on the services of IntraFi Network, LLC for the placement of deposits at insured depository institutions. If you maintain funds separately with banks in the program, you should monitor your total deposits at the applicable bank(s) to determine your FDIC coverage. Additional information regarding FDIC insurance can be found at fdic.gov or by calling 877. ASK.FDIC (877.275.3342).

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CLIENT INTEREST PROGRAM

[2]Raymond James & Associates is a member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at sipc.org or by calling 202.371.8300. Raymond James has purchased excess-SIPC coverage through various syndicates of Lloyd's, a London-based firm. Excess SIPC is fully protected by the Lloyd's trust funds and Lloyd's Central Fund. The additional protection currently provided has an aggregate firm limit of $750 million, including a sub-limit of $1.9 million per customer for cash above basic SIPC for the wrongful abstraction of customer funds. Account protection applies when a SIPC-member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against market fluctuations.

[3]MORTGAGE DISCLOSURES:

Raymond James Bank is registered with the NMLS Registry and is authorized to conduct mortgage transactions under NMLS ID 405712.

Property insurance is required. Flood insurance is required if property is in a designated flood zone of 'A' or 'V.'

Raymond James Financial Services, Inc., and your Raymond James financial advisor do not solicit or offer residential mortgage products and are unable to accept any residential mortgage loan applications or to offer or negotiate terms of any such loan. You will be referred to a qualified Raymond James Bank employee for your residential mortgage lending needs.

The proceeds from a Raymond James Bank Mortgage or Home Equity Line of Credit (HELOC) cannot be (a) used to purchase or carry securities; (b) deposited into a Raymond James investment or trust account; (c) used to purchase any product issued or brokered through an affiliate of Raymond James, including insurance; or (d) otherwise used for the benefit of, or transferred to, an affiliate or Raymond James.

[4]The benefit of certain mortgage options may vary depending on market conditions, your financial situation and other circumstances. When the principal and interest payment period commences, monthly payments will be higher. The principal balance will not be reduced during the period that interest-only payments are made. Interest payments are calculated based on the outstanding principal balance. A client will pay more interest over the life of the loan if they choose to make interest only payments exclusively than they would under a traditional loan with the same interest rate featuring principal and interest payments. When your interest-only period ends, your monthly mortgage payment will be recalculated to include full principal repayment over the remaining years left on the loan. Your payment may rise significantly based on the shorter remaining term and if you have an upward rate adjustment on an adjustable rate mortgage. During the interest-only period, without making principal payments towards your outstanding loan balance, home price appreciation is the only way your equity will grow. The equity in your home is the difference between its market value and the amount owed on loans secured by the property. There is also a risk that, by not paying down the balance of your loan, you may be in a situation where you owe more on your property than you could sell it for if your home value declines.

[5]The Pledged Securities Mortgage is not suitable for everyone. The proceeds from a Pledged Securities Mortgage cannot be (a) used to purchase or carry securities; (b) deposited into a Raymond James investment or trust account; (c) used to purchase any product issued or brokered through an affiliate of Raymond James, including insurance; or (d) otherwise used for the benefit of, or transferred to, an affiliate of Raymond James. Raymond James Bank does not accept RJF stock or any securities of Raymond James as pledged securities towards a Pledged Securities Mortgage. A loan client may be at risk of losing money in their collateral account due to market volatility. This may require the deposit of additional equity into the collateral account, which could result in further losses. Though Raymond James Bank will typically contact the client or their financial advisor prior to liquidating pledged assets, Raymond James Bank reserves the right to sell pledged assets of its choosing without contacting the client, if needed to maintain equity in the collateral account. If a loan client defaults (stops making monthly payments) on their mortgage, they could lose both their house and the securities they have pledged.

[6]SBL, TAILORED LENDING AND MARGIN DISCLOSURE:

A line of credit backed by securities, such as a securities based line of credit or a tailored line of credit or margin account, may not be suitable for all clients and investors. Borrowing on securities based lending products or margin accounts and using securities as collateral may involve a high degree of risk including unintended tax consequences and the possible need to sell your holdings, which may lead to a significant impact on long-term investment goals. Market conditions can magnify any potential for loss. If the market turns against the client, he or she may be required to quickly deposit additional securities and/or cash in the account(s) or pay down the loan to avoid liquidation. The securities in the Pledged Account(s) may be sold to meet the collateral calls and the securities in a margin account can be sold to meet the margin calls; and the firm may sell the client's securities without contacting them. A client may not be entitled to choose which securities or other assets in his or her account are liquidated or sold to meet a collateral call. In many cases, the firm may increase its maintenance requirements at any time and is not required to provide a client advance written notice. A client may not be entitled to an extension of time on a collateral call. Increased market interest rates could also affect the applicable rate index that applies to your line of credit causing the cost of the credit line to increase significantly. The interest rates charged on bank lines of credit backed by securities are determined in part by the line of credit amount as outlined in the Loan Agreement. The interest rates charged on margin accounts are determined by the amount borrowed. (Please visit sec.gov/investor/pubs/margin/htm for additional information.) Lines of credit are provided by Raymond James Bank. Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. are affiliated with Raymond James Bank, member FDIC.

The proceeds from a line of credit backed by securities cannot be (a) used to purchase or carry securities; (b) deposited into a Raymond James investment or trust account (with the exception of advances made into the pledged account solely for the purpose of sending out or effecting an international wire within one business day of receiving funds from the bank); (c) used to purchase any product issued or brokered through an affiliate of Raymond James, including insurance; or (d) otherwise used for the benefit of, or transferred to, an affiliate of Raymond James. Raymond James Bank does not accept RJF stock or any securities issued by affiliates of Raymond James Financial as pledged securities towards a line of credit.

The line of credit can be suspended, reduced or terminated in the event of fraud, failure to repay, adverse collateral conditions or other reasons as outlined in the credit agreement. Please refer to the credit agreement for all terms.

RAYMOND JAMES®

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER
880 CARILLON PARKWAY // ST. PETERSBURG, FL 33716 // 800.248.8863
RAYMONDJAMES.COM