



# **Informational update on upcoming changes to the Edward Jones Insured Bank Deposit Program**

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We are writing to notify you of certain changes we are making to the Edward Jones Insured Bank Deposit Program ("Bank Program") that will take effect on Aug. 12, 2022.

Clients who participate in the Bank Program elect to have Edward Jones automatically transfer available cash balances in their Edward Jones account into interest-bearing deposit accounts at banks insured by the Federal Deposit Insurance Corporation (FDIC). Currently, the Banks, as defined in the Bank Program Disclosure, that participate in the Bank Program are organized into regional bank lists and appear in the general order in which funds are deposited.

**Effective Aug. 12, 2022**, we will no longer use the regional bank list structure. Instead, the Banks will be organized into two separate lists based on the Edward Jones client account type: one list for personal accounts and one list for business accounts. Additionally, the order in which the Banks are displayed on the lists will no longer indicate the order in which they receive deposits or in which withdrawals are made; rather, deposits and withdrawals may be allocated to one or more Banks regardless of the order in which they appear on the applicable bank list. Clients may continue to designate one or more Banks as ineligible to receive funds by contacting their financial advisor, and any Bank that a client designated as ineligible to receive funds prior to Aug. 12, 2022, will continue to remain ineligible.

We will provide advance written notice of any further changes, additions or deletions of a program bank to the Bank Program.



If you no longer wish to participate in the Bank Program, or would like additional information, please refer to the program disclosure available at [edwardjones.com/bankdeposit](https://edwardjones.com/bankdeposit) or contact your financial advisor.

Thank you for choosing Edward Jones to help you reach your financial goals.

**No action is required. This is informational only.**