

## Availability of Funds Schedule – Money Market

Funds deposited to a client account are not always immediately available for investment or withdrawal. “Availability of Funds” refers to the date when a money market check may be drawn against the account, funds may be accessed using the debit card, and dividends will begin being earned by the deposit. The following schedule shows the amount of time and the actions that will occur between the day the funds are received in an account and the day the same funds are available for the client to use. In some cases, Edward Jones may place a longer hold on the funds.

Transaction Type <sup>1</sup>	Business Day 1	Business Day 2	Business Day 3	Business Day 4
Client deposits a check at the branch before bank cutoff. <sup>2</sup>	Check received/ deposited before 6:45 p.m. CT.	Funds move from local bank to the firm.	Money market shares bought.	Money market buy settles, and funds are available via money market check writing and debit card. Money market dividends start to accrue.
Client completes a mobile check deposit before 6:00 p.m. CT. <sup>3</sup>	Check deposited before 6:00 p.m. CT.	Funds move from local bank to the firm.	Money market shares bought.	Money market buy settles, and funds are available via money market check writing and debit card. Money market dividends start to accrue.
Recurring ACH deposits (SWPS EFTs)	Funds received. Money market shares bought.	Funds are available via money market check writing and debit card. Money market dividends start to accrue.		
Proceeds from the sale of securities	Trade settles with good delivery, and money market shares bought.	Money market buy settles, and funds are available via money market check writing and debit card. Money market dividends start to accrue.		
Payments from cash mergers, tender offers, put options and other similar payments from securities issuers	Payment credited to cash account.	Money market shares bought.	Money market buy settles, and funds are available via money market check writing and debit card. Money market dividends start to accrue.	
Transfer from a margin loan or another account <sup>4</sup>	Transfer completed.	Money market buy settles, and funds are available via money market check writing and debit card. Money market dividends start to accrue.		
Dividends, interest payments, calls, maturities and final principal payments	Funds received. Money market shares bought.	Money market buy settles, and funds are available via money market check writing and debit card. Money market dividends start to accrue.		
ACH on Demand and Automated Customer Account Transfer Service (ACATS)	Funds received.	Money market shares bought.	Money market buy settles, and funds are available via money market check writing and debit card. Money market dividends start to accrue.	

Transaction Type <sup>1</sup>	Business Day 1	Business Day 2	Business Day 3	Business Day 4
Direct deposit into money market (via BNY Mellon)	Funds received. Money market shares bought. Funds are available via money market check writing and debit card. Money market dividends start to accrue.			
Direct deposit into cash (via The Northern Trust Company) and wired funds	Funds received. Money market shares bought.	Money market buy settles, and funds are available via money market check writing and debit card. Money market dividends start to accrue.		

1 Transaction detail appears on Account Activity and Online Access the business day following the money market buy for all the transaction types in this chart.

2 Availability of deposits after the branch bank cutoff time is delayed by one business day. Newly deposited checks less than \$100,000 have a three-business-day hold before deposited funds may be disbursed. Newly deposited checks equal to or greater than \$100,000 have a five-business-day hold before deposited funds may be disbursed. Checks deposited into new accounts (open less than 30 days) have a 10-business-day hold before deposited funds may be disbursed.

3 Availability of deposits after 6:00 p.m. CT is delayed by one business day. Mobile check deposits have a three-business-day hold before deposited funds may be disbursed. Checks deposited into new accounts (open less than 30 days) have a 10-business-day hold before deposited funds may be disbursed.

4 Availability of transfers into an Edward Jones Income Manager® Account is delayed by one business day.