

Understanding How We Are Compensated for Financial Services

Free Credit Balance

What is a free credit balance?

The free credit balance is a portion of the account that consists of cash awaiting investment. Your free credit balances are payable on demand. You may require us to disburse the proceeds to you. Your instructions must be made during normal business hours and are subject to terms and conditions of the Account Agreement. We may, in our sole discretion, pay you interest on free credit balances, provided the funds in your account are awaiting investment. If you currently maintain free credit balances in your account solely for the purpose of receiving credit interest and don't plan to invest the funds in the future, we reserve the right to stop paying interest on those balances or to take any additional necessary action with respect to those balances. For more information, please contact your financial advisor to discuss your options. Interest rates are available on Edward Jones' website at edwardjones.com/rates.

How are we paid for our services?

The free credit balance portion of the account is not an investment or a permanent savings vehicle. We use free credit balances in the ordinary course of our business, subject to applicable laws, rules and regulations. The use of free credit balances generates revenue for us, in the form of interest and income, which Edward Jones retains as additional compensation.

How is your financial advisor compensated?

Your financial advisor does not receive any direct compensation from the free credit balance.