

Availability of Funds Schedule – Insured Bank Deposit

Funds deposited to a client account are not always immediately available for investment or withdrawal. The term “Funds Available” refers to the date when an Insured Bank Deposit (INSD) program check may be drawn against the account, funds may be accessed using the debit card, and interest 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 ¹	Business Day 1	Business Day 2	Business Day 3	Business Day 4
Client deposits a check at the branch before bank cutoff. ²	Check received/ deposited before 6:45 p.m. CT.	Funds move from local bank to the firm.	Funds deposited into INSD. Funds are available via checking. Funds begin earning interest.	Funds are available via the debit card.
Client completes a mobile check deposit before 6:00 p.m. CT. ³	Check deposited before 6:00 p.m. CT.	Funds move from local bank to the firm.	Funds deposited into INSD. Funds are available via checking. Funds begin earning interest.	Funds are available via the debit card.
Recurring ACH deposits (SWPS EFTs)	Funds received. Funds deposited into INSD. Funds are available via checking. Funds begin earning interest.	Funds are available via the debit card.		
Proceeds from the sale of securities	Trade settles with good delivery and funds deposited into INSD. Funds are available via checking. Funds begin earning interest.	Funds are available via the debit card.		
Payments from cash mergers, tender offers, put options and other similar payments from securities issuers	Payment credited to cash account.	Funds deposited into INSD. Funds are available via checking. Funds begin earning interest.	Funds are available via the debit card.	
Transfer from a margin loan or another account	Transfer completed.	Funds deposited into INSD. Funds are available via checking. Funds begin earning interest.	Funds are available via the debit card.	
Dividends, interest payments, calls, maturities and final principal payment	Funds received.	Funds deposited into INSD. Funds are available via checking. Funds begin earning interest.	Funds are available via the debit card.	
ACH on Demand and Automated Customer Account Transfer Service (ACATS)	Funds received.	Funds deposited into INSD. Funds are available via checking. Funds begin earning interest.	Funds are available via the debit card.	
Direct deposit directly into Insured Bank Deposit Program (via BNY Mellon)	Funds received. Funds deposited into INSD. Funds are available via checking and debit card. Funds begin earning interest.			

Transaction Type ¹	Business Day 1	Business Day 2	Business Day 3	Business Day 4
Direct deposit into cash (via The Northern Trust Company)	Funds received. Funds deposited into INSD. Funds are available via checking. Funds begin earning interest.	Funds are available via the debit card.		
Wired funds	Funds received.	Funds deposited into INSD. Funds are available via checking. Funds begin earning interest.	Funds are available via the debit card.	

- 1 Transaction detail appears on Account Activity and Online Access the business day following the INSD deposit 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.