

Name
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Dear Valued Customer,

TCA by E*TRADE, as your custodian, is a specialized financial institution that holds investors' securities to minimize the risk of their theft or loss. Custodians also offer other services which may include settling purchases and sales, reporting the status of assets, account administration, collection of dividends and interest payments, and tax reporting.

We offer services including our cash sweep feature which will place your uninvested cash within the E*TRADE Cash Account Program allowing for up to \$500,000 in FDIC deposit insurance protection. (More detailed information regarding FDIC coverage is available at www.fdic.gov/deposit/deposits/brochures.html.)

The current interest rate for these cash deposits is 0.06% and the annual percentage yield is 0.06%.

We offer access to all of your account information — including positions, transactions, gains and losses — in real time, all in a single, inviting, user-friendly interface.

We also periodically inform you when there has been a change to the General Terms and Conditions for your account. Please retain this following notice with the General Terms and Conditions booklet that was provided to you when you opened your account.

If you have any question or concerns, please do not hesitate to contact your financial advisor or call TCA by E*TRADE at (303) 705-6000.

Sincerely,

TCA by E*TRADE

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Investment Products: Not FDIC Insured - No Bank Guarantee - May Lose Value.

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E*TRADE Savings Bank, doing business as "TCA by E*TRADE": 7103 South Revere Parkway, Centennial, CO 80112. Member FDIC.

Important Information: Keep with your General Terms and Conditions

There has been an update to the General Terms and Conditions – please retain this notice. This communication is simply intended to notify you of the update; you are not required to take any action. If you have any questions or concerns, please do not hesitate to contact your financial advisor or call TCA by E*TRADE at (303) 705-6000.

In Section 2 of the TCA by E*TRADE General Terms and Conditions, subsection 1.I “Availability of Funds” has been revised to read as follows:

I. Your Ability to Withdraw Funds. Our policy is to delay the availability of funds from your check deposits and ACH debit entries that we originate. During the delay, you may not withdraw the funds and we will not use the funds to pay checks that you have written.

Deposits made by check, ACH, wire and other sources may be credited to the account and made available for conditional use prior to Custodian receiving final payment and may be reversed if final payment is not received or is reversed. If final payment is not received or is reversed Owner shall immediately upon demand reimburse Custodian for the amount so used in anticipation of final payment, plus interest thereon from and including the business day such final payment should have been received until such amount is repaid in full.

Determining the Availability of a Deposit. The length of the delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit before 4 p.m. ET on a business day that we are open, we will consider that day to be the day of deposit. However, if you make a deposit after that hour or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

The length of the delay varies depending on the type of deposit and is explained below.

Same-Day Availability. We will make wire deposits, transfers from other TCA by E*TRADE accounts, and electronic direct deposits to your account available to you on the day of deposit.

Check Deposits.

- We will make funds available for checks under \$5,000 the first business day following the day of deposit.
- For checks over \$5,000: The first \$5,000 will be available on the first business day after the day of deposit. The remaining funds will be available on the second business day after the day of deposit.

Longer Delays May Apply. Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check for deposit will not be paid;
- A check for redeposit has been returned unpaid;
- Your account has been overdrawn repeatedly in the last six months;
- There is an emergency, such as failure of computer or communications equipment; or
- A check for deposit totaling more than \$5,000 on any one day.

You will be notified if we delay your ability to withdraw funds for any of these reasons, and you'll be notified when the funds will be available. They will generally be available no later than the fourth business day after the day of your deposit.