

YOUR CAPITAL ACCESS BENEFITS, SERVICES AND FEES

An integrated cash solution designed to simplify and enhance your financial life.

ANNUAL ACCOUNT FEES:

Market value of client relationship	Capital Access	Capital Access Premium
Up to \$250,000	\$100	\$300
\$250,000 - \$500,000*	Free	\$200
\$500,000 or more	Free	Free
Annual Rewards participation fee	\$50	Free

*Establish a qualified direct deposit and receive the Capital Access Direct Deposit Credit of \$100 off the annual account fee.

CAPITAL ACCESS BENEFITS:

Each of the following services is provided to all Capital Access accounts at no additional charge.

- Visa® Platinum debit card
- Unlimited checkwriting
- Online bill payment
- Competitive interest rate
- Reimbursed up to \$100 per year on ATM withdrawals†
- Income and expense coding
- Optional cash back at point of sale
- STAR® and PLUS® ATM access for deposits and withdrawals
- Online access to account activity
- Electronic payments and direct deposits
- Personalized deposit tickets and address labels in the back of every checkbook
- 24-hour client service line

- Export capability to leading software
- Industry-leading fraud protection services
- Annual summary statement

REWARDS PROGRAM:**

- Earn one point for every two dollars spent on purchases using your Capital Access Visa Platinum debit card.
- Reward yourself by redeeming your points for cash back, merchandise, gift certificates and travel.
- Enjoy the ability to combine debit card and credit card rewards points.
- Access your rewards online at raymondjamesrewards.com.

†Capital Access Premium account holders are reimbursed up to \$200 per year on ATM withdrawals.

**Certain rules and restrictions may apply – see the rewards terms and conditions for more details.

RAYMOND JAMES®

STANDARD FEES:

	CAPITAL ACCESS	CAPITAL ACCESS PREMIUM
Visa Platinum debit card	Free	Free
Online Bill Pay	Free	Free
Unlimited checkwriting	Free	Free
Check/deposit coding	Free	Free
Year-End Summary Statement	Free	Free
Stop payment	Free	Free
Cashier's check	Free	Free
Photocopy of a canceled check	Free	Free
Replacement of lost Visa Platinum debit card	Free	Free
Photocopy of a Visa Platinum debit card draft	Free	Free
Cash advance		
Within the United States	Free	Free
Outside the United States	Free	Free
ATM surcharge fees	Reimbursed up to \$100 per year	Reimbursed up to \$200 per year
Wire transfer		
Domestic	\$25.00	4 Free per year per relationship
International	\$40.00	4 Free per year per relationship
Returned deposit	\$20.00	\$20.00
Insufficient funds	\$30.00	\$30.00

A minimum fee of \$20 per account will be assessed for those accounts approved and closed prior to fee assessment.

The fees assessed on the following will be the actual costs charged by the outside vendor providing the service, plus any applicable handling charges:

- Business checks, computer checks, desk sets, or any custom-designed check package or checkbook covers
- Endorsement stamps
- Personal Investment Portfolio three-ring notebook

**If you have any questions, please contact your financial advisor or
Raymond James Capital Access Client Services at 800.759.9797.**

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER
880 CARILLON PARKWAY // ST. PETERSBURG, FL 33716 // 800.759.9797
CAPITALACCESS.CLIENTSERVICES@RAYMONDJAMES.COM // RAYMONDJAMES.COM

RAYMOND JAMES®

Raymond James & Associates is a member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at sipc.org or by calling 202-371-8300. Raymond James has purchased excess SIPC coverage through various syndicates of Lloyd's, a London-based firm. Excess SIPC is fully protected by the Lloyd's trust funds and Lloyd's Central Fund. The additional protection currently provided has an aggregate firm limit of \$750 million, including a sub-limit of \$1.9 million per customer for cash above basic SIPC for the wrongful abstraction of customer funds.

Account protection applies when an SIPC-member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against market fluctuations.