



# Geneos Sweep Program

## NFS Accounts

The rates for the Insured Deposit Program (“Program”) are set forth below. Interest accrues daily and is paid monthly. Amounts reflecting interest paid will be presented on your brokerage account statements. The rates are subject to change at any time, without notice to you, and will vary.

The NF Bank Deposit Sweep Program is a secure savings vehicle that offers FDIC insurance of up to \$2,500,000 on your cash deposits<sup>1</sup>.

### NF BANK DEPOSIT SWEEP PROGRAM RATES AS OF 09/01/2019

Program Deposit Balance Tier Range <sup>2</sup>		Interest Rate <sup>3</sup>	APY
From	To		
\$0.01	\$4,999.99	0.40%	0.40%
\$5,000.00	\$24,999.99	0.40%	0.40%
\$25,000.00	\$49,999.99	0.40%	0.40%
\$50,000.00	\$99,999.99	0.55%	0.55%
\$100,000.00	\$499,999.99	0.90%	0.90%
\$500,000.00 and above		1.00%	1.31%

<sup>1</sup> Individual deposit account balances over \$2.5 million are in excess of the Maximum Applicable FDIC Deposit Insurance Amount and may not be eligible for FDIC insurance coverage.

<sup>2</sup> Important Note: Balances will earn the same rate of interest regardless of the Program Bank with which funds are deposited. Interest rate is based upon each account’s Program Deposits in accordance with the above Interest Rate Tiers (described in more detail in the BDSP Disclosure Document). The rate of interest paid is currently evaluated on a daily basis.

<sup>3</sup> Interest rates/APY will be determined based on prevailing economic and business conditions. Interest accrues daily and is paid monthly. Amounts reflecting interest paid will be presented on brokerage account statements. Interest rates are subject to change at any time.