

Interest Rates for the Stifel Smart Rate Program

Interest rates on the Deposit Accounts will be determined by the Bank, in its discretion, and are subject to change. Interest will be accrued daily and credited monthly.

You may make up to five (5) withdrawals from your money market deposit account (“MMDA”) in any monthly period, measured from the 26th of one month to the 25th of the next month (“Withdrawal Period”). In order to comply with Federal banking regulations that impose limitations on withdrawals from your MMDA, if you exceed five (5) withdrawals in any Withdrawal Period, on the sixth (6th) withdrawal, Stifel will move the available balance in your MMDA to your demand deposit account (“DDA”) which does not have withdrawal limits, but will earn significantly less interest. Balances will remain in your DDA until the 26th of the month, at which point, Stifel will move any balances from your DDA back into your MMDA.

Current Interest Rates for the Stifel Smart Rate Program:

Bank	Account Type	Annual Percentage Yield (APY)	Date Effective
Stifel Bank	MMDA	0.11%	10/01/2020
Stifel Bank	DDA	0.01%	10/01/2020
Stifel Bank & Trust	MMDA	0.11%	10/01/2020
Stifel Bank & Trust	DDA	0.01%	10/01/2020