



WEALTH BANKING SERVICES

Working together for your clients' lending needs

With U.S. Bank Wealth Banking Services you can count on a highly qualified team to provide personalized service and a sophisticated lending experience for your clients. We strive to understand their needs and determine how best to capitalize on financing strategies and opportunities for their liquid assets. When your clients choose to borrow, it's important that they work with experienced professionals who know the finer points of lending and can provide advice on a wide array of market options.

Leverage their existing accounts

The U.S. Bank Flexible Capital Line of Credit® is a non-purpose loan offering secured by eligible assets in one or more accounts maintained at Fidelity. A line of credit secured with investable assets provides your clients with the ability to borrow by leveraging securities without liquidating investments. This can provide them greater flexibility to meet, manage and pursue a variety of important financial situations, which may include:

- Managing short-term cash flow needs
- Paying taxes
- Financing special purchases
- Acting as a bridge loan
- Refinancing higher-interest-rate debt

Sophisticated lending from a well-capitalized institution

For more than 150 years, we have provided private banking services to wealthy individuals, families and their foundations. We're recognized for delivering consistent, industry-leading financial results, while practicing prudent



risk management and developing innovative services and delivery channels. From this position of strength comes a well-capitalized bank and a leader in lending. You can expect competitive options to help your clients meet their unique credit needs.

Additional credit and lending services

Credit can play a key role in the success of a client's overall wealth strategy. A comprehensive understanding of how to leverage credit within the context of their financial plan can benefit them in working toward their goals. In addition to the non-purpose lending product associated with a client's account maintained at Fidelity, U.S. Bank offers a wide array of other financial options designed to complement their overall wealth plan.

Investment products and services are:

NOT A DEPOSIT • NOT FDIC INSURED • MAY LOSE VALUE • NOT BANK GUARANTEED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

A broad range of capabilities

Home mortgages

We offer experienced underwriters who specialize in jumbo loans for borrowers with complicated financial profiles. Clients enjoy priority underwriting and scheduling for loan closings, along with flexible rate structures, including fixed, adjustable and interest-only options. In addition, U.S. Bank retains and services all jumbo loans. Our customized mortgage options include:

- Primary and secondary residences
- Condominiums and co-ops (select states)
- Construction and lots (select states)
- Eligible limited liability corporation and revocable trust entities

Home equity lending

We offer lending options that include lines of credit to term and bridge loans, enabling clients to choose among a variety of term lengths and variable or fixed rates.

Insurance premium financing – leverage financing to cover premiums

- Finance insurance premiums for estate liquidity, wealth transition and tax planning purposes
- Flexible lending structures available

Commercial real estate loans

- Multiple-family, office, retail and industrial properties
- New purchases, refinancing, expansions and upgrades
- Owner-occupied and investment properties

Other specialized lending options include

- Commercial real estate loans
- Equipment lease options
- Yacht financing
- Aircraft loans and leases

Take the next step

In partnership with you, we can develop a plan to integrate your clients' financial and cash management needs into their overall wealth management strategy.

Contact our dedicated Wealth Banking Services team to get started.

U.S. Bank Wealth Banking Services

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EQUAL HOUSING
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Suitability Notice: The U.S. Bank Flexible Capital Line of Credit® is a line of credit secured by a pledge of assets in a securities account. There are certain risks associated with securities backed demand lines of credit that would apply and there are certain limitations that would apply to the use and availability of the assets held in the account serving as collateral. As such, the U.S. Bank Flexible Capital Line of Credit® may not be suitable for all applicants.

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