U.S. Bank Flexible Capital Line of Credit®

The U.S. Bank Flexible Capital Line of Credit® is a securities-based line of credit secured by eligible assets in one or more accounts maintained at Fidelity Investments.

Leveraging their securities can provide your clients greater flexibility to meet, manage and pursue a variety of important financial situations while maintaining the integrity of their overall wealth plan.

Clients may wish to utilize the Flexible Capital Line of Credit to fund:

- Short-term cash flow needs
- Bridge financing
- Tax payments
- Special purchases
- Business needs

Key features of liquid asset secured financing include:

- Higher release rates than traditional margin loans
- Attractive interest rates
- Flexible repayment options
- Access to funds via the Wealth Banking Services team

Liquid asset secured financing can offer you and your clients several benefits including:

- Unlock liquidity without selling securities
- Continue to trade and manage accounts
- Borrow up to 70% of the market value of equities
- Suitable for nonstandard loan requests, including fixed-rate loans
- Ability to link multiple registrations
- Streamlined application and approval process
- Pay off existing loans on assets held away

### Product features

<table>
<thead>
<tr>
<th>Feature</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan minimum:</td>
<td>$100,000</td>
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<tr>
<td>Facility type:</td>
<td>Revolving line of credit</td>
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<tr>
<td>Interest Rate:</td>
<td>30-day LIBOR plus a credit spread set at the commitment amount</td>
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<td>Repayment:</td>
<td>Interest payable monthly</td>
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<td>Term:</td>
<td>Principal payable on demand</td>
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<tr>
<td>Fees:</td>
<td>No origination or closing costs</td>
</tr>
<tr>
<td>Documentation:</td>
<td>Application required. Personal financial statements and/or tax returns are not required for loans up to $5 million</td>
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<tr>
<td>Collateral:</td>
<td>Eligible assets in one or more investment accounts custodied at Fidelity Investments and acceptable to the bank at its sole discretion</td>
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</table>

**Can’t be used for:**

- Purchasing or carrying margin stock
- Funding other investment accounts
- Paying down margin lines

Investment products and services are:

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

[1] Important disclosures provided on page 2.
Although liquid asset secured financing may be an attractive financing vehicle for your client’s unique situation, there are also several specific considerations to keep in mind when deciding if it’s the right option. Additionally, there are certain risks associated with securities-backed demand lines of credit which may not be associated with other types of financing. For example, a market downturn may cause additional collateral to be required or the repayment of amounts borrowed to be accelerated. In addition, in the event of an unsecured margin call, your client’s pledged securities may be liquidated. Such a liquidation may cause adverse tax consequences for your client.

**Put us to work for you and your clients**

Contact us today to explore our offerings or to discuss financing options for a specific client need.

**U.S. Bank Wealth Banking Services**

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usbank.com/wealth-banking-lending