



## Wealth Banking Services

### Liquid Collateral Release Rate Schedule

Eligible Liquid Asset Type	Advance Rate	Margin Call Rate
<b>U.S. Bancorp and Non-U.S. Bancorp Accounts and Liabilities</b>		
U.S. Bancorp Savings, Money Market or Certificate of Deposit Accounts, and/or Eurodollars	100%	100%
Non-U.S. Bancorp Savings, Money Market or Certificate of Deposit Accounts, and/or Eurodollars	95%	95%
<b>Money Market Funds</b>		
Money Market Funds and Money Market Mutual Funds	90%	95%
<b>U.S. Government &amp; Agencies, U.S. Treasuries, U.S. Inflation-Protected Securities (TIPS), and Government National Mortgage Association (GNMA) Non-Strip Securities</b>		
≤ Five (5) Year Tenor	90%	95%
> Five (5) Year Tenor	80%	85%
<b>Bonds / Fixed Income (Muni, Corporate, Convertible Corporate, Variable Rate Demand Notes, Other)</b>		
Bonds Rated AA/Aa2 or Better Maturing in ≤ Five (5) Years	80%	90%
Bonds Rated AA/Aa2 or Better Maturing in > Five (5) Years	70%	80%
Bonds Rated BBB+/Baa1 to AA-/Aa3 Maturing in ≤ Five (5) Years	70%	80%
Bonds Rated BBB+/Baa1 to AA-/Aa3 Maturing in > Five (5) Years	60%	70%
<b>Interest Bearing Commercial Paper</b>		
Commercial Paper Rated A-1/P-1 or Better	80%	90%
Commercial Paper Rated A-2/P-2 to A-1/P-1	70%	80%
<b>Equities / Funds (Listed on National Exchange)</b>		
Common Stock and American Depositary Receipts ≥ \$10 per share or ≥ \$5 per share if the total value of outstanding shares is at least \$5 billion	70%	80%
Preferred Stocks ≥ \$10 per share or ≥ \$5 per share if the total value of outstanding shares is at least \$5 billion	70%	80%
Exchange Traded Funds (ETFs) ≥ \$5 per share	70%	80%
Mutual Funds ≥ \$5 per share	70%	80%
Margin Stock (Purpose Credit Collateral)	50%	60%
Other Liquid Assets	TBD	TBD
Restricted Stock	TBD	TBD
<b>Concentrations</b>		
Concentrations (excludes cash, U.S. Treasuries, CVLI, Money Market Funds, Mutual Funds and Exchange-Traded Funds)	10% reduction in standard advance rates and margin call rates	
<b>Cure Period</b>	The cure period for a margin call is three (3) business days	

Investment products and services are:

<b>NOT A DEPOSIT</b>	<b>NOT FDIC INSURED</b>	<b>MAY LOSE VALUE</b>	<b>NOT BANK GUARANTEED</b>	<b>NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY</b>
----------------------	-------------------------	-----------------------	----------------------------	---



U.S. Bank and its representatives do not provide tax or legal advice. Your tax and financial situation is unique. You should consult your tax and/or legal advisor for advice and information concerning your particular situation.

Credit products are offered by U.S. Bank National Association and subject to normal credit approval. Deposit products are offered by U.S. Bank National Association.

Member FDIC. ©2023 U.S. Bank N.A. WMUSB-7023 CR-25332212 (5/23) 185702