



Wealth Banking Services
Liquid Collateral Release Rate Schedule

Eligible Liquid Asset Type	Advance Rate	Margin Call Rate
U.S. Bancorp and Non-U.S. Bancorp Accounts and Liabilities		
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%
Money Market Funds		
Money Market Funds and Money Market Mutual Funds	90%	95%
U.S. Government & Agencies, U.S. Treasuries, U.S. Inflation-Protected Securities (TIPS), and Government National Mortgage Association (GNMA) Non-Strip Securities		
≤ Five (5) Year Tenor	90%	95%
> Five (5) Year Tenor	80%	85%
Bonds / Fixed Income (Muni, Corporate, Convertible Corporate, Variable Rate Demand Notes, Other)		
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%
Interest Bearing Commercial Paper		
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%
Equities / Funds (Listed on National Exchange)		
Common Stock and American Depository 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
Concentrations		
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	
Cure Period		
		The cure period for a margin call is three (3) business days

Investment products and services are:

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



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