GETTING THE MOST FROM YOUR MONEY

Capital Access is where control and convenience come together, giving you the freedom to choose your path and your pace.
THIS IS CAPITAL ACCESS

When it comes to your capital, we understand that you want to get the most out of it – both today and tomorrow. And one of the best ways to do that is by bringing your day-to-day finances and long-term investments together in one place – giving you a complete view of your financial picture and the control you need to more easily and effectively manage your assets.

That's why we created Capital Access.

Designed to simplify and enhance your financial life, Capital Access is an integrated cash solution offering robust features, benefits and services that give you the flexibility you need to handle your day-to-day finances and the solid support you've come to expect as a client of Raymond James.

Wherever you are in your financial life, Capital Access can help. From balancing your household budget to paying monthly bills, Capital Access offers the resources to help you sharpen your focus, plan for your future and preserve your finances.

In this welcome packet, you'll find detailed information about how you can work with your advisor to make the most of your account. You'll learn about the Capital Access Visa® Platinum debit card, checkwriting and online bill payment options, the range of services offered and agreements associated with your account, and the benefits you could earn through the Raymond James Rewards program.

So, without further ado, we're pleased to welcome you to Capital Access.
GET READY

Before you start making the most of the access, control, service and convenience Capital Access has to offer, just a few things need to be taken care of.
YOU'RE ALMOST THERE

To ensure you get the most from your Capital Access account, here’s what you’ll need to do to help make the switch as smooth and seamless as possible:

• Stop using your former account(s).
• Start using your Capital Access checks and debit card.
• Sign up for direct deposit.
• Streamline your payments.
• Close your old account(s).

STOP USING YOUR FORMER ACCOUNT(S)

As a new Capital Access client, you may still need to keep your former checking/cash management account(s) open so outstanding checks, automatic payments and direct deposits can still be processed. However, be sure you stop any new activity, including writing checks, using your old ATM card or check card, or making any payments from the account(s). Take care to ensure you still have enough funds in your former account to cover any outstanding checks or payments.

Start keeping track of automatic payments or withdrawals associated with your former account(s). You’ll want to transfer these to your Capital Access account soon.

START USING YOUR CAPITAL ACCESS CHECKS AND DEBIT CARD

If you have established checkwriting and a Capital Access Visa Platinum debit card for your account, you will receive these in the mail soon, if you haven’t already received them. Take note of your new routing and checking account number located on the bottom of your checks; you’ll need these when moving funds to your Capital Access account. You also have the option of assigning personal codes to deposit vouchers and checks. For more information and benefits of coding, see page 7.

Deposit slips and address labels are located in the back of your checkbook. Or, if you need additional deposit slips and business reply envelopes, contact Capital Access client services at 800.759.9797.

SIGN UP FOR DIRECT DEPOSIT

Using direct deposit takes all the worry, stress and hassle out of going to the bank. Direct deposit gives you quick and easy access to your money, no matter where it’s coming from – your employer, Social Security, a retirement or pension plan, or other investment accounts.

You can receive the benefits of Capital Access free of charge when you establish direct deposit and have an account relationship between $250,000 and $500,000. Clients with an account relationship of more than $500,000 continue to receive a Capital Access Premium account with no annual fee.

With this program, you will receive all of the features and benefits provided with the Capital Access account, complimentary. Maintain your direct deposits and the account will continue to be complimentary. We also understand your unique spending needs during retirement. Once direct deposit is established for two years and you are over the age of 65, you will continue to receive the credit for qualified direct deposits, regardless of account relationship size.

*Restrictions apply. Contact your financial advisor for complete details including qualifying criteria.

• Clients who have checkwriting can simply provide a voided Capital Access check to the initiating firm.

To arrange for direct deposit of U.S. government checks, request government form 1199A by:

• Contacting Capital Access client services at 800.759.9797
• Accessing it online at socialsecurity.gov by searching form 1199A
• Contacting your local Social Security office
STREAMLINE YOUR PAYMENTS
Transitioning to Raymond James is the perfect time to evaluate how you currently make your payments, and to make any changes that could simplify managing your daily finances. There are many options to choose from, so think about which option(s) would be the best for your lifestyle:

• Free Capital Access checks
• Free debit card
• Free online bill payment (ideal for recurring bills or setting up one-time or off-schedule payments)
• Free electronic funds transfers (ACH) to and from bank accounts
• Optional Raymond James Visa Signature® credit card (see page 12 for further details)

CLOSE YOUR OLD ACCOUNT(S) AND ENJOY YOUR NEWFOUND ACCESS
You may want to discontinue using your old account(s) for day-to-day cash management. You can also consider closing your former account(s). Prior to closing your old account(s), you’ll want to be sure that all outstanding transactions have cleared and that your automatic payments and direct deposits have been moved to your Capital Access account. Contact your former financial institution(s) for specific instructions on closing your account(s).

If you have any questions about the setup process or need additional assistance, please don’t hesitate to contact your advisor or Capital Access Client Services at 800.759.9797.
With Capital Access, you are free to do more with your life while we help you do more with your money.
ACCESS AND CONTROL

Your Capital Access account puts real power in your hands and makes every choice yours – with a full complement of resources and support to back you up.
YOUR OPTIONS ARE OPEN

Your Capital Access account gives you the ability to manage your immediate and long-term cash needs efficiently and effectively – making it easy to handle the daily demands of your finances.

Capital Access opens the door to a host of privileges including:

- Unlimited checkwriting
- Visa Platinum debit card
- Optional cash back at point of sale
- A rewards program that offers cash back, travel, merchandise, events and more
- The ability to earn rewards points on debit and credit card transactions
- Enhanced online bill payment with automated payment functionality
- Personalized deposit tickets and address labels in the back of your checkbook
- Industry-leading fraud protection services
- No minimum for opening or maintaining an account

CHECKWRITING

Free unlimited checkwriting comes standard with your Capital Access account. You can reorder checks easily through Investor Access, your Raymond James online account access website. In addition, our personal check coding feature allows you to assign personalized category codes to checks and deposits, so you always know exactly how you’re spending your money – an option that proves to be especially helpful during tax season.

To add a letter or numeric code, simply write a one-, two- or three-character code of your choice in the section marked “code.” For example use the code BLS for monthly bills, VET for veterinarian bills or FON for phone bills. Your monthly statement will include the code from each check and deposit, and your Annual Summary will provide an itemized total for each code.

THE CAPITAL ACCESS VISA PLATINUM DEBIT CARD

Your Capital Access Visa Platinum debit card gives you purchasing power and easy ATM access without the need to carry cash or remember your checkbook. With most retail merchants, you can receive cash back (up to a certain amount) by running the transaction as a debit and entering your PIN. With the STAR network you have access to your money at more than 2 Million PIN and ATM locations around the country.

Benefits of the Capital Access Visa Platinum debit card:* 

- Security Protection
  - Zero-liability protection for unauthorized transactions
  - Warranty manager service
  - Early fraud monitoring
  - Unique and flexible spending limit
- Travel Protection
  - Travel accident insurance
  - Baggage delay insurance
  - Auto rental collision damage waiver
  - Emergency cash disbursement and card replacement

*See Fees and Agreements on page 15 for details and restrictions.
STREAMLINED ACCOUNTS
While Capital Access was created to meet your cash management needs, it can also play an essential role in integrating your portfolio into a single consolidated account. Through the integration of your Raymond James brokerage accounts, your Capital Access account allows you to keep—and track—all your financial information in one place. Through Investor Access, you can view all of your individual accounts, elect to receive consolidated monthly and annual statements, and set up direct deposits to allow you quick and easy access to money whether it’s coming from your employer, Social Security or your investment accounts.

ONLINE BILL PAYMENT
As a Capital Access account holder, you have the ability to pay your bills online safely and easily with absolutely no additional fees. Simply log in to Investor Access and you can pay multiple bills from a single location, review your payment history and pending payments, utilize electronic budgeting tools, export data into financial software, send payment reminders to your personal email address, and schedule automatic payments on a monthly or recurring basis.

LENDING SOLUTIONS
Available to Capital Access account holders, the Margin account* personal line of credit provides easy access to your securities should you need cash quickly or overdraft protection through a margin loan. Talk to your financial advisor to learn more about the Margin account.

RAYMOND JAMES REWARDS
Our optional rewards program allows you to earn points for purchases made using your Visa Platinum debit card—one point for every $2 spent. You can turn your points into cash to be invested in your Capital Access account or redeem them for a wide selection of quality merchandise, travel options, events or gift certificates from premier merchants. In addition, you have the ability to redeem your points online at raymondjamesrewards.com.

YOU'RE IN CHARGE
In addition to a comprehensive cash management program, convenient tools and world-class support from Capital Access Client Services, your account gives you real power—to gain immediate access to your account information, to manage budgets and pay bills online, and to simplify your financial life.

ELECTRONIC AND PAPER REPORTING
As a Capital Access account holder, you have the option of receiving a monthly, quarterly, as well as a comprehensive annual summary, either online or through traditional paper delivery—your choice. Easily change your delivery option through Investor Access—raymondjames.com/investoraccess. Every statement includes deposits, checking activity, debit transactions, electronic deposits/payments and all brokerage account activity for a complete view. Each transaction is detailed separately and in chronological order for easy reference. The annual summary provides the entire year’s financial activity in a single statement, including a list of deposits and checks categorized by personal codes, reward point totals and debit card transactions, as well as all investment transactions and portfolio holdings.

* A Margin account may not be suitable for all investors. Borrowing on margin and using securities as collateral may involve a high degree of risk. Market conditions can magnify any potential for loss. If the market turns against the investor, he or she may be required to deposit additional securities and/or cash in the account. The securities in the account may be sold to meet the margin call, and the firm can sell investors’ securities without contacting them. The interest rates charged are determined by the amount borrowed. Please visit sec.gov/investor/pubs/margin.htm for additional information.
With Capital Access, you control what comes next for your money – you set the path and the pace.
SERVICE AND CONVENIENCE

We’ve always thought real control should come with the tools, resources and people to help you use it well – so, here, it does.
YOU'RE OUR FIRST PRIORITY

Even the best tools in the world can be ineffective when you don’t have the support to use them well. In addition to a world-class program, we offer world-class service. Our dedicated team of cash management professionals is ready to answer your questions, protect your financial information, offer supplementary financial services to complement your account, and help you make the most of your capital – your way.

WORLD-CLASS SERVICE

As an account holder, you have the full support of the Capital Access Client Services team. Simply call 800.759.9797 to find answers to your questions and solutions to any issues that might arise.

FRAUD PROTECTION

With Capital Access, you never have to worry about unauthorized usage. Our industry-leading fraud-protection service safeguards your accounts by providing you zero-liability for unauthorized debit card transactions.

INVESTOR ACCESS

Through Raymond James Investor Access (raymondjames.com/investoraccess), you have access to your account information online anytime. Or, if you prefer, you can simply pick up the phone and call our toll-free client service hotline at 800.759.9797 to speak with a member of our Capital Access Client Services team, trained specifically to answer your cash management questions and resolve any issues.

Tips to remember when using your debit card

• Use your PIN (personal identification number) whenever possible for card transactions. This provides an additional layer of security.

• While traveling, it is always good practice to use ATM’s located in or connected to a bank. Only use a standalone ATM if a bank is unattainable.

• Be sure to take a second credit or debit card with you while traveling just in case something unexpected happens. It is always better to be prepared.
THE RAYMOND JAMES VISA SIGNATURE CREDIT CARD

Also available to you, the Raymond James Visa Signature credit card offers the convenience of consolidating finances with Raymond James and getting more out of the purchases you make. With no annual fee and a free rewards program that can be combined with your Visa Platinum debit card rewards, you can accumulate points even faster – earning one point for every $1 spent.

The Raymond James Visa Signature credit card allows you to:

Reduce your expenses.
• Competitive interest rate*
• No annual account or rewards fee

Earn rewards that matter to you.
• Unlimited cash, travel, merchandise and gift card redemptions
• Up to 1.25% cash back into your Capital Access account

Enjoy value and convenience.
• Set up automatic monthly payments directly from your Capital Access account
• Take advantage of a 1% foreign transaction fee
• Year-end summary statement available online

Shop with confidence.
• Automatic fraud monitoring
• Zero-liability protection for unauthorized transactions
• Security features including identity theft prevention, detection and resolution

To apply, contact your financial advisor or visit raymondjamescreditcard.com.

*For more information about rates, fees, other costs and benefits associated with the use of this credit card, contact your financial advisor or visit raymondjamescreditcard.com.
With the Raymond James Visa Signature credit card, you’re ready to make the most of your money.
FEES AND AGREEMENTS

All the information you need to fully understand the benefits and responsibilities that come along with your Capital Access account can be found in the pages that follow – be sure to read them carefully and contact your advisor or Capital Access Client Services with any questions or concerns.
OPTIONAL SERVICES

The fees assessed on the following will be the actual costs charged by the outside vendor providing the service, plus any applicable handling charges including:

- Business checks, computer checks, desk sets, or any custom-designed check package or checkbook covers
- Endorsement stamps
- Personal Investment Portfolio three-ring notebook
YOUR CAPITAL ACCESS VISA® PLATINUM DEBIT CARD AGREEMENT

1. APPLICABILITY OF AGREEMENT

This Agreement governs the terms and conditions of the use of the Capital Access Visa Platinum Card (“the Card”) and the Raymond James Capital Access Checks (“Checks”) sent to you under separate cover and any renewal or replacement Card(s) issued by Raymond James and its affiliates or additional Checks issued by UMB Bank, N.A. pursuant to this Agreement. This Agreement also governs your right, by prearrangement, to have regular deposits made through UMB Bank, N.A. to your Capital Access account with Raymond James & Associates, Inc. (“Raymond James”) by third-party payors and to have periodic charges made to such account to pay third-party providers (herein called “Preauthorized Transfers”). The Card(s) are issued by Raymond James and its affiliates, and the Checks are issued by UMB Bank, N.A. on behalf of Raymond James, to the applicant(s) for the Capital Access account identified in the card mailer. In this Agreement, the words “you” and “your” refer to such applicant(s) and the words “we,” “our” and “us” refer to Raymond James, its affiliates, and UMB Bank, N.A. unless the context requires a different meaning. You do not have to sign this Agreement, but you must sign the back of each Card in the signature panel before using it. This Agreement will become effective—and you will be bound by it—when you first use a Card or you write your first Check.

All Cards and Checks remain the property of Raymond James and its affiliates and UMB Bank, N.A. and must be returned to Raymond James upon termination of this Agreement or earlier request by either of them.

Business days for Raymond James are Monday through Friday, excluding certain bank holidays and when the New York Stock Exchange is closed.

2. USE OF CARDS, CHECKS AND PIN (PERSONAL IDENTIFICATION NUMBER); PREAUTHORIZED TRANSFERS

A. Cards

You may use a Card to buy or lease goods or services (herein called “Purchases”) from merchants honoring the Card, and to obtain cash (herein called “Cash Advances”) from banks honoring the Card, up to your authorized limit described in paragraph E of this section (herein referred to as your “Authorization Limit”) and subject to any particular bank’s limits as to Cash Advances. You may also obtain cash (herein called “Cash Withdrawal”) within your Authorization Limit from automated teller machines (“ATMs”) that accept the Card through the use of the personal identification number (“PIN”) assigned to you, subject to any daily ATM limit. You may be charged a transaction fee for each Cash Withdrawal at the ATM or cash advance. The Card may be used at select ATMs to deposit funds to your Capital Access account. All deposits are subjected to a two-day business hold. Raymond James is not liable for any returned, insufficient or lost deposits.

Your Card can only be used for legal transactions. Internet gambling may be illegal where you live. Display of a payment card logo by an online merchant does not mean that Internet gambling transactions are lawful. Cardholders need to verify whether their jurisdiction allows gambling before using their card for payment.

B. Checks

Within your Authorization Limit and subject to paragraph E of this section, Checks may be written for any purpose that a regular bank check may be used. However, UMB Bank, N.A. is not obligated to certify or guarantee any Check. Checks must be in the same format as supplied by UMB Bank, N.A. Only one signature is required to negotiate Checks. Information on Checks paid by UMB Bank, N.A. will be kept by UMB Bank, N.A. or Raymond James and all relevant data (Check number, date, payee and amount) will be provided to you in the monthly statement referred to in Section 4.

There is no charge for this safekeeping service. If you require a copy of any Check for any reason, it will be provided by Raymond James upon request. A charge will be imposed for each copy provided to you. Charges will also be imposed for stop-payment orders as well as Checks that are returned for any reason, including returns because the amount of the Check exceeded your Authorization Limit, minus the lesser of $2.50 or 10% of Checks may be stopped by calling Raymond James at 800-759-9797 weekdays or by writing to the address specified in Section 21 or on your monthly statement and indicating the number, the date, the payee and the amount of the Check. The stop payment order must be received in time to afford Raymond James and UMB Bank, N.A. a reasonable opportunity to act on it before the Check is paid or before the item has settled. A written stop payment order will remain in effect for only six months unless renewed in writing.

C. Preauthorized Transfers

You may arrange to have regular deposits of dividend checks, interest payments, salary checks, Social Security payments and similar periodic receipts made through UMB Bank, N.A. to your Capital Access account by third-party payors, including UMB Bank, N.A. (herein called the “Preauthorized Credits”). You may also arrange for Raymond James to electronically transfer funds to and from outside bank accounts. You may also arrange to have periodic charges made to your Capital Access account to pay third-party providers, UMB Bank, N.A., for mortgage payments, insurance premiums and other recurring obligations of a type approved by Raymond James (herein called “Preauthorized Debits”). Preauthorized Credits and Preauthorized Debits must be separately authorized by you in writing and addressed to the third-party payor or provider. There is no limit on the number of third-party providers you may authorize to receive preauthorized payments from your Capital Access account. If you prearrange to have a direct deposit made to your Capital Access account, you may call Raymond James at the telephone number specified in Section 21 to find out whether or not the deposit has been made. Preauthorized deposits will be credited to your Capital Access account as of the day funds are received by Raymond James. Account activity may also be viewed online through investor access at raymondjames.com.

For information on how to sign up for this service, contact your financial advisor. You may stop a Preauthorized Debit by writing Raymond James at its address specified in Section 21 or indicated on your monthly statement or by calling Raymond James at the telephone numbers specified in Section 21, in either case no later than three business days before the scheduled date of payment. By law, Raymond James may require that written confirmation of a verbal stop payment be given to us within 14 days of the date of any telephone stop-payment order, provided the requirement for the written confirmation is disclosed to you by Raymond James at the time of the telephone stop. If written confirmation is required in any case, the verbal stop payment will cease being binding 14 days after it has been given to Raymond James.

A charge will be imposed for each stop payment order relative to a Preauthorized Debit arrangement.

D. Securities Transactions

You may not use your Card or Checks, or the proceeds of such transactions, to purchase or carry any security or to repay any indebtedness incurred to purchase or carry any security within your Capital Access account.

E. Authorization Limit

Your Daily Authorization Limit is the sum of your collected cash balances and the aggregate loan value (account subject to Margin* approval) in your Capital Access account at Raymond James, up to a maximum of $10,000 daily for use within the United States. Since securities prices (and, therefore, values) can fluctuate during a trading day, your Authorization Limit may change from day to day even if no Card, Check or other Capital Access account transaction takes place. To the extent that your Authorization Limit is based upon the value of securities in your Capital Access account, Raymond James reserves the right (in its sole discretion) to reduce your Authorization Limit during periods of market volatility affecting such securities.

*Borrowing on margin and using securities as collateral involves a high degree of risk and may not be appropriate for all investors. Market conditions can magnify any potential for loss. If the market turns against the investor, he or she will be required to deposit additional securities and/or cash in the account. The securities in the account may be sold to meet the margin call, and the firm can sell the investor’s securities without contacting them. The interest rates charged are determined by the amount borrowed.

Your Authorization Limit will increase upon the deposit of cash and/or marginable securities (account subject to margin approval), a check being deposited to your Capital Access account (subject to collection), if a securities transaction results in a net credit to your Capital Access account or upon Raymond James’ receipt of funds in a Preauthorized Credit transaction.
Your Authorization Limit is reduced immediately upon Raymond James’ receipt of notice of use of a card, UMB Bank, N.A.’s receipt of a Check for payment, or your incurrence of fees and charges under this Agreement in Section 6 and upon the trade date of any securities purchased that reduces your cash or borrowing power under your Capital Access account. Actual debits are made to your Capital Access account when a Visa Platinum sales draft or sales slip, Cash Advance receipt or note, Cash Withdrawal invoice, or Check is paid by UMB Bank, N.A., when a Preauthorized Debit transaction is effected by Raymond James, a fee or charge is incurred, or on the settlement date of any securities purchase affecting your Capital Access account cash or your borrowing power in Section 3.

Any attempted use of a Card or Check or any Preauthorized Debit transaction that would result in your Authorization Limit being exceeded will not be honored.

F. Merchants and Banks

Neither Raymond James and its affiliates nor UMB Bank, N.A. will be responsible for (a) any refusal of any merchant or bank to honor a Card or Check or (b) any goods or services purchased through the use of a Card or Check, except as provided under applicable law.

3. PAYMENT SYSTEM

Under this arrangement, Raymond James affiliates will notify Raymond James of the affiliates’ receipt of any Visa Platinum Transactions for payment and of your incurrence of any fees or charges under this Agreement. Raymond James will then make payment to their affiliates on your behalf and debit your Capital Access account in the amount remitted. Purchases, Cash Advances, Cash Withdrawals, Checks and Preauthorized Debit transactions (as well as fees and charges) within your Authorization Limit are paid, first, from the collected cash balance in your Capital Access account and, a Margin account loan made to you by Raymond James up to the full legal loan value of the securities in your margin enabled account (subject to approval). A loan is made only in the precise amount needed to fund or pay the Visa Platinum transaction, Check, Preauthorized Debit, fee or charge after all collected cash is used.

Loans made to fund or pay Visa Platinum or Preauthorized Debit transactions or to pay Checks will bear interest, until the loan is repaid, at the same rate charged by Raymond James on securities margin loans with like balances. There is no repayment schedule applicable to such loans, which may be repaid at any time, in whole or in part, by making a deposit in your Capital Access account. Excess proceeds from the sale of securities in your Capital Access account, or undirected cash or check deposits (including undirected funds received by Raymond James in connection with a Preauthorized Credit transaction), will be automatically applied to reduce any outstanding Margin account loan balance in your margin-enabled account. Loan interest will be incurred.

4. MONTHLY STATEMENT

Raymond James will send you or make available to you a Capital Access account statement provided there is account activity. If there is no account activity, you will receive a statement following the end of each calendar quarter. You are responsible for reviewing this statement each month and notifying us immediately if there is any unauthorized activity.

The statement will list each Purchase, Cash Advance, Cash Withdrawal, Check, Preauthorized Debit transaction, fee or other charge funded or paid from your Capital Access account, and each deposit or Preauthorized Credit made to your Capital Access account as well as loans made to you by Raymond James and any interest debited to your Capital Access account during that period. The statement will also show any securities transactions that took place during the monthly period, the securities held in custody in your Capital Access account at the end of the period, the available market value, if any, of such securities at the end of the period and any interest credited to your Capital Access account during the period.

5. PROMISE TO PAY

As indicated under Section 3, all Purchases, Cash Advances, Cash Withdrawals, Checks, Preauthorized Debit transactions, fees and charges provided for in this Agreement will be funded or paid for, from the available collected cash in your Capital Access account with Raymond James and, second, from the proceeds of a loan made to you by Raymond James up to the full legal Margin account loan value of the securities held in your margin-enabled account (subject to approval). You will nevertheless be personally responsible for, and you agree to pay Raymond James and its affiliates, upon demand, all Purchases, Cash Advances and Cash Withdrawals made or obtained through the use of a Card by you or any other authorized person, and for all Checks properly honored by UMB Bank, N.A. that are not funded or paid through the payment system described in Section 3.

6. FEES AND CHARGES

All fees related to your Capital Access account can be found in the Capital Access Services and Fees flier. All fees are subject to change, and other fees and charges may be imposed from time to time. Notice of any such change or new fees or charges will be given as provided under Section 14.

7. TAXES

Your Capital Access account will be charged for any sales or other taxes assessed by any jurisdiction, domestic or foreign, on this Agreement, or on any transaction contemplated by this Agreement, or on any services provided by Raymond James and its affiliates or UMB Bank, N.A. in connection with this Agreement.

8. COLLATERAL

Repayment of any loans made to you by Raymond James to fund or pay for any transaction contemplated by this Agreement (including any fee or charge imposed under this Agreement) is secured by the securities held in margin, and reference is made to your Margin account (margin) agreement with Raymond James for a full description of your rights and responsibilities and those of Raymond James with respect to such securities. Otherwise, your indebtedness (if any) under this Agreement is not secured by any property of yours or subject to any offset by you, and we hereby waive any lien on, or security interest in, your property as to your indebtedness (if any) under this Agreement, regardless of what any other contract or agreement you have with us may say. However, this will not prevent Raymond James and its affiliates or UMB Bank, N.A. from enforcing a judgment against your property should we obtain one for amounts owed to you under this Agreement or from attaching your property in connection with a lawsuit involving this Agreement if permitted by law.

9. FOREIGN TRANSACTIONS

When you make a Purchase, obtain a Cash Advance or make a Cash Withdrawal in a foreign country in the local currency, the local currency obligation will be converted by Visa International into a United States dollar amount, using the procedures in the Operating Regulations in effect at the time the transaction is processed. Your Capital Access account with Raymond James will be debited for the converted U.S. dollar amount as reported by Visa International, which may be higher or lower than the transaction date or posting date conversion amount.

The exchange rate between the transaction currency and the billing currency used for processing international transactions is: a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the Issuer. Your Capital Access account will also be debited for any conversion charges that may be imposed by a foreign bank or financial institution. The actual currency rate used will be reflected on your monthly statement.

Due to the increase of card fraud outside the U.S., controls are in place to assist in protecting you from fraudulent losses. We have blocked card activity in many countries altogether due to reported risks. This list is continually changing based on current fraud trends. Please notify your Raymond James advisor of your dates and destinations when traveling outside the U.S. so we may ensure your card will work during your travels. When possible, also provide a way you can be contacted should we detect fraudulent activity on your account. We currently do not issue cards to clients that reside outside the U.S. due to the increased fraud risk, but under certain conditions we occasionally are able to make exceptions to this policy. The definition of “residing outside of the U.S.” may include partial residence or extended travel over 60 days. If an exception is granted an annual card service fee of $200 for a single card and $250 for multiple cards on one account is assessed and spending limits are reduced to limit fraud losses. Should an account experience fraud, new cards may not be reissued. Please ask your Raymond James advisor for details.

10. RELEASE OF CREDIT INFORMATION; CREDIT INVESTIGATION

Raymond James and its affiliates and UMB Bank, N.A. shall each have the right from time to time to furnish information concerning the performance of your obligations under your Capital Access account and this Agreement to credit bureaus, consumer reporting agencies and affiliates of Raymond James, and will provide information concerning your Capital Access account and this Agreement when compelled to do so by court order or other legal process or in order to authorize or complete any Visa Platinum, Preauthorized Transfer or Check transaction initiated or authorized by you or in the investigation or resolution of any
error in your monthly statement, Raymond James and its affiliates or UMB Bank, N.A. (if applicable) will use commercially reasonable efforts to notify you by phone or mail of its receipt of any such court order or other legal process. Raymond James will also disclose information to third parties concerning your Capital Access account if you give express or implied permission to do so.

Raymond James and its affiliates or UMB Bank, N.A. may reinvestigate at any time any information that was provided in connection with your application for the Capital Access account and may request reports from credit bureaus and consumer reporting agencies for such purpose and/or otherwise to verify your credit history.

You authorize Raymond James, and its affiliates and UMB Bank, N.A. to take the action described above in this section.

11. CHANGE OF ADDRESS
You must notify Raymond James immediately in writing if there is any change in your name, address or telephone number. Your notice should be sent to Raymond James at its address specified in Section 21 or indicated on your monthly statement.

12. CANCELLATION OF CARD USER’S PRIVILEGE; PREAUTHORIZED CREDITS
If you wish to cancel any person’s authority to use a Card, you must notify Raymond James in writing at PO Box 13187, St. Petersburg, FL 33733, Attention: Capital Access Department, giving the name, address and relationship to you of such person and returning any Card(s) embossed with such person’s name.

If you wish to cancel any Preauthorized Credit (deposit) arrangement, you must notify the payor in accordance with your agreement with that party.

In the event Raymond James, its affiliates or UMB Bank, N.A. terminates Preauthorized Transfer services, or terminates this Agreement (Section 15), you must immediately cancel all Preauthorized Credit arrangements by notifying all payors to stop making direct deposits to your Capital Access account with Raymond James.

13. UNAUTHORIZED USE OF LOST CARD; UNAUTHORIZED USE
You should immediately notify Raymond James if you believe that a Card or your PIN has been lost or stolen, or if you believe that there has been an unauthorized charge or unauthorized fund transfer through the use of a Card or your PIN. We must hear from you no later than 60 days after we send you the first statement on which the error or problem appears. If the card is reported lost or stolen after two business days from discovery, you could lose $50. We may, to the extent allowed under applicable law, increase the limit of liability for unauthorized Visa Platinum transactions if we determine that you were negligent or fraudulent in the handling of the account or card. You are responsible for reviewing your monthly statements and safeguarding your Card(s) and your PIN.

You may contact Raymond James at the following telephone numbers 24 hours a day, seven days a week:
Within the United States, Toll-Free: 800-759-9797;
Outside the United States, 727-567-3353.

Lost Checks; Unauthorized Use
Your liability for any Check with an unauthorized signature or alteration will be governed by the Florida Uniform Commercial Code. You assume liability for any additional fraudulent items that occur 14 days after the statement on which the first fraudulent item(s) appeared. If more than 12 months have passed since the statement with unauthorized item(s) was mailed or made available, you will assume full liability.

Electronic Debits; Unauthorized Use
Notify us immediately if you see unauthorized Electronic Debits (also called Preauthorized Debits) in your account activity. If you tell us within two (2) business days after you discover the unauthorized use, your liability is no more than $50 if someone access your account without your permission. If you do not notify us within (2) business days after you learn of such loss or theft, and we can prove that we could have prevented unauthorized use if you had told us, you could be liable for as much as $500. If your monthly statement contains transfers that you did not authorize, you must notify us at once. If you do not notify us within sixty (60) days after the statement was sent to you, you may lose any amount transferred without your authorization after the sixty (60) days, if we can prove that we could have prevented someone from taking the money if you had told us in time.

Calling Will Not Preserve Your Rights
We must hear from you in writing no later than 10 days after you first notified us about the error or problem. If we do not receive this written confirmation, your account will not be credited. The letter can be sent to the following address:
Capital Access, Raymond James & Associates, Inc.
13187 St. Petersburg, FL 33733-9654
You will not be able to use your Card or Checks after you have notified Raymond James of the loss, theft, or possible unauthorized use of a card, your PIN or your Checks, even if you subsequently find them or they are subsequently returned to you. All such items will be required to be replaced.

14. AMENDMENTS
We may change the terms or provisions of this Agreement at any time or in any respect. This includes changes in the payment system described in Section 3, the fees and charges set forth in Section 6, and any services provided by Raymond James and its affiliates or UMB Bank, N.A. under or in connection with this Agreement.

I we make any such change, Raymond James will send you written notice of the change at least 21 days before it becomes effective. If you do not agree to the change, you must notify Raymond James by writing to the address specified in Section 21 or indicated on your monthly statement before the effective date of change. If you do not notify us of the change before the effective date of change, all Preauthorized Credit and Debit transactions by notifying all initiating parties to stop direct deposits and/or debit transactions to your Capital Access account with Raymond James. Effective the date of Raymond James receipt of your notice, Raymond James will no longer honor any Preauthorized Debit transactions. You will continue to be responsible for all Visa Platinum and Check transactions occurring (but not received by Raymond James and its affiliates or UMB Bank, N.A.) before Raymond James’ receipt of your notice, which shall be funded or paid in accordance with Section 3. If you do not object to the change before the effective date by notifying Raymond James, or if you write a Check, or a Card is used by you or any other authorized person after your receipt of the notice of change, you will be treated as having agreed to the change.

15. TERMINATION; REVOCAITION OF CARD/CHECK PRIVILEGES
You may terminate this Agreement at any time by notifying Raymond James in writing at its address specified in Section 21 or indicated on your monthly statement and returning all outstanding Cards and unused Checks with your notice. Upon any such termination, you must immediately cancel all Preauthorized Credit and Debit arrangements by notifying all initiating parties to stop direct deposits and/or debit transactions to your Capital Access account with Raymond James. Raymond James will not honor any Preauthorized Debit transaction on or after the effective date of any termination of this Agreement by either Raymond James and its affiliates or UMB Bank, N.A. or of any cancellation of your Card or Check privileges.

This Agreement may terminate upon your death, bankruptcy or insolvency.
Raymond James and its affiliates or UMB Bank, N.A. may terminate this Agreement or cancel your privileges to use a Card or Checks at any time for any reason without prior notice to you. Raymond James and its affiliates may also issue new Cards at any time to take the place of your outstanding Cards. If this Agreement is terminated by Raymond James and its affiliates or UMB Bank, N.A., or if your privileges to use a Card or Checks are canceled, Raymond James and its affiliates or UMB Bank, N.A. will endeavor to give you prompt notice of that action. Upon your receipt of such notice, you must stop using your Card(s) and writing Checks and return all outstanding Cards and unused Checks to Raymond James at its address specified in Section 21 or indicated on your monthly statement. You must also immediately cancel all Preauthorized Credit arrangements by notifying all payors to stop making direct deposits to your Capital Access account with Raymond James. Raymond James will not honor any Preauthorized Debit transactions on or after the effective date of any termination of this Agreement by either Raymond James and its affiliates or UMB Bank, N.A. or of any cancellation of your privileges to use a Card or Checks. Anything in this Agreement to the contrary notwithstanding, Raymond James and its affiliates and UMB Bank, N.A. may honor Visa Platinum, Check and Preauthorized Debit transactions presented
to Raymond James and its affiliates or UMB Bank, N.A. after the termination of this Agreement, and
such transactions may be paid or funded in accordance with Section 3, except that no loans
will be made by Raymond James hereunder for that purpose. In the event that the collected cash
balance in your Capital Access account is insufficient to pay or fund any such transaction when
presented to Raymond James and its affiliates or UMB Bank, N.A., recourse may include the sale
of securities in your Capital Access account. In any case, you will be personally responsible for
the payment of all such transactions. See Section 5.
You will continue to be responsible for all Visa Platinum and Check transactions processed
after this Agreement is terminated, which will be funded or paid in accordance with Section 3.

16. DELAY IN ENFORCEMENT; NO WAIVER
No delay in enforcing any of our rights under this Agreement will result in our losing them. Also,
we may waive or decline to enforce any of our rights under this Agreement at any time without
affecting our ability to enforce those same rights at another time. Should any provision of this
Agreement be held by a court to be invalid or unenforceable in any jurisdiction, the remainder
of this Agreement will not be affected, nor will the provision be invalid or unenforceable in any
other jurisdiction until determined to be invalid or unenforceable there.

17. WAIVER OF JURY TRIAL; COUNTERCLAIMS
You, Raymond James and its affiliates and UMB Bank, N.A. waive the right to a trial by jury in any
lawsuit relating to this Agreement. In addition, you agree not to raise any unrelated counterclaim
in any such lawsuit.

18. COLLECTION COSTS AND ATTORNEY’S FEES
If you fail to comply with this Agreement and we refer this Agreement to our attorneys for enforce-
ment, you agree to pay our attorneys’ fees if we are successful in the action, plus court costs.

19. BINDING AGREEMENT
This Agreement will be binding upon and benefit you, Raymond James and its affiliates, UMB
Bank, N.A., and your and our respective heirs, executors, administrators, personal representa-
tives, successors and assigns.

20. GOVERNING LAW; VENUE
Questions concerning this Agreement, the payment system described in Section 3, and our
respective rights and obligations under this Agreement shall be decided by the internal laws
of the states of Ohio and/or Delaware. All rights disputes shall be decided by the internal
laws of the state of Ohio and you submit to the non-exclusive jurisdiction of the courts of Frankfurt
County, Ohio, in any dispute related to any check issued pursuant to this Agreement. All debit
card disputes shall be decided by the internal laws of the state of Delaware and you submit
to the non-exclusive jurisdiction of the courts of New Castle County, Delaware, in any dispute
related to any debit card issued pursuant to this Agreement.

21. BILLING ERRORS, REFUNDS AND ADJUSTMENTS
If you believe that there has been an error in the handling of any Visa Platinum, Check transac-
tion or Preauthorized Transfer, as reflected in any monthly statement, call Raymond James at
the following numbers:

Within the United States, Toll-Free: 800-759-9797;
Outside the United States, Collect: 727-567-1000, Ext. 73353.
Contact Raymond James by mail at:
P.O. Box 13187, St. Petersburg, FL 33733-9654
Attention: Capital Access Department

22. TELEPHONE MONITORING/RECORDING
From time to time, we may monitor and/or record telephone calls between you and us to assure
the quality of our customer service or as required by applicable law.

23. NO WARRANTY REGARDING GOODS
AND SERVICES
We are not responsible for the quality, safety, legality or any other aspect of any goods and
services you purchase with your card.

24. OTHER INQUIRIES
If you have any other questions concerning this Agreement, the operation of the payment system
described in Section 3, or your rights or responsibilities under this Agreement, you should write
Raymond James at its address specified in Section 21 or as indicated on your monthly statement
or call Raymond James Capital Access Client Services toll-free at 800-759-9797.
Raymond James & Associates, Inc. and UMB Bank, N.A. have each executed and delivered this
Agreement by their respective authorized officers as of October 2012.

YOUR CAPITAL ACCESS VISA® PLATINUM
DEBIT CARD BENEFITS
Take advantage of the security, reliability and convenience that comes with your Capital Access
VISA® Platinum debit card. These benefits are available to you completely free of charge.

SMART TRAVEL
No matter where your travels take you, your Capital Access VISA Platinum debit card offers
the security and quick response you need in emergency situations.

WORLDWIDE AUTOMATIC TRAVEL
ACCIDENT INSURANCE
The Plan
As a Capital Access VISA Platinum debit cardholder, provided by Raymond James Financial as
participant in the Financial Customer Insurance Trust Common Carrier Accident Insurance
Plan, you, your spouse and your dependent children(*) will be automatically insured against
accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering
or exiting any licensed common carrier, provided the entire cost of the passenger fare(s),
less redeemable certificates, vouchers, coupons or free flights awarded from frequent flier
cards, has been accumulated or charged to your Capital Access VISA debit Platinum card.
If the entire cost of the passenger fare has been charged to your Capital Access VISA debit
Platinum card prior to departure for the airport, terminal or station, coverage is also provided
for common carrier travel (including taxi, bus, train or airport limousine, but not including
courtesy transportation provided without a specific charge), immediately a) preceding
your departure directly to the airport, terminal or station, b) while at the airport, terminal
or station, and c) immediately following your arrival at the airport, terminal or station
of your destination. If the entire cost of the passenger fare has not been charged prior to
your arrival at the airport, terminal or station, coverage begins at the time the entire cost
of the travel passenger fare is charged to your Capital Access VISA Platinum debit card
account. Common carrier means any land, water or air conveyance operated by those whose
occupation or business is the transportation of persons without discrimination and for hire.

*Dependent child(ren) means unmarried children, including adopted children, those
children placed for adoption and step-children, who are primarily dependent upon the
insurer for maintenance and support and who are under the age of 25 and reside with the
insured, beyond the age of 25 who are permanently mentally and physically challenged
and incapable of self support, or up to the age of 25 if classified as a full-time student
at an institute of higher learning.

Eligibility
This travel insurance plan is provided to Capital Access VISA Platinum debit cardholders,
provided by Raymond James Financial as participant in the Financial Customer Insurance
Trust Common Carrier Accident Insurance Plan, automatically when the entire cost of the
passenger fare(s) is charged to your Capital Access VISA debit Platinum card account
while the insurance is effective. It is not necessary for you to notify the administrator or
the Insurance Company when tickets are purchased.

Beneficiary
The Loss of Life benefit will be paid to the beneficiary designated by the insured. If no
such designation has been made, that benefit will be paid to the first surviving beneficiary
in the following order: a) the Insured’s spouse, b) the Insured’s children, c) the Insured’s
parents, d) the Insured’s brothers and sisters, e) the Insured’s estate. All other indemnities
will be paid to the Insured.

The Benefits
The full Benefit Amount is payable for accidental loss of life, two or more members, sight of
both eyes, speech and hearing or any combination thereof. One half of the Benefit Amount is
payable for accidental loss of: one member, sight of one eye, speech or hearing. “Member”
means hand or foot. One quarter of the Benefit Amount is payable for the accidental loss


of the thumb and index finger of the same hand. “Loss” means, with respect to a hand, complete severance throughout or above the knuckle joints of at least four fingers on the same hand, with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if they are later reattached. “Benefit Amount” means the Loss amount applicable at the time the entire cost of the passenger fare(s) is charged to your Capital Access VISA Platinum debit card account. The loss must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount. In no event will duplicate request forms or multiple charge cards obligate the Insurance Company in excess of the stated Benefit Amounts for any one loss sustained by any one individual insured as the result of any one accident. The limit of coverage for an Insured Person whose coverage has become effective shall be:

- Capital Access VISA Platinum — $150,000

In the event of multiple accidental deaths per credit card account arising from any one accident, the Company’s liability for all such losses will be limited to a maximum limit of insurance equal to three times the applicable Benefit Amount for loss of life. Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance.

Exclusions
This insurance does not cover loss resulting from: 1) an Insured’s emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria), or bodily malfunctions; 2) suicide, attempted suicide or intentionally self-inflicted injuries; 3) declared or undeclared war, but war does not include acts of terrorism. This insurance also does not apply to an accident occurring while an Insured is in, entering or exiting any aircraft while acting or training as a pilot or crew member; but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency; 4) Effective March 1, 2006, this insurance does not include coverage for commutation, which is defined as travel between your permanent residence and place of employment.

BAGGAGE DELAY INSURANCE
The Plan
In conjunction with a covered trip, we will reimburse the cardholder up to the maximum Baggage Delay Benefit Amount of $300. Our payment is limited to expenses incurred for the emergency purchase of essential items needed by the cardholder while on a covered trip and at a destination other than the cardholder’s location of permanent residence. Baggage Delay means a delay or misdirection of the cardholder’s property by a common carrier for more than four (4) hours from the time the cardholder arrives at the destination on the cardholder’s ticket. Cardholder’s property means the cardholder’s baggage and personal property contained in the baggage that has been checked in with a common carrier.

Eligibility
This travel insurance plan is provided to Capital Access VISA Platinum debit cardholders, provided by Raymond James Financial as participant in the Financial Customer Insurance Trust Common Carrier Accident Insurance Plan, automatically when the entire cost of the passenger fare(s) is charged to your Capital Access VISA Platinum debit card account while the insurance is effective. It is not necessary for you to notify the administrator or the Insurance Company when tickets are purchased.

The Benefits
The Baggage Delay Benefit is 1) limited to $100 per day per cardholder up to a maximum of three (3) days; and 2) excess of all other valid and collectible insurance. The limit of coverage for an Insured Person whose coverage has become effective shall be:

- Capital Access VISA Platinum — $300

Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance.

Exclusions
Essential items not covered by the Baggage Delay Benefit include, but are not limited to: 1) contact lenses, eye glasses or hearing aids; 2) artificial teeth, dental bridges or prosthetic devices; 3) tickets, documents, money, securities, checks, travelers checks and valuable papers; or 4) business samples.

Effective Date
This description of coverage is not a contract of insurance but is simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of insurance are contained in the master policy on file with the Policyholder: Financial Customer Insurance Trust. If this plan does not conform to your state statutes, it will be amended to comply with such laws. If a statement in this description of coverage and any provision in the policy differ, the policy will govern. Answers to specific questions can be obtained by writing the Plan Agent. To make a claim, please contact the Plan Agent.

The previous insurance benefits are provided by the following:
Plan Underwritten By Federal Insurance Company
a member insurer of the Chubb Group of Insurance Companies
15 Mountain View Road, P.O. Box 1615, Warren, NJ 07059-1615

Chubb
Plan Administrator
DFS& Ariel Agency, Inc.
80 West Upper Ferry Road
Suite 5, P.O. Box 77358, Ewing, NJ 08628

AUTO RENTAL COLLISION DAMAGE WAIVER
What is this benefit?
When certain terms and conditions are met, the VISA Auto Rental Collision Damage Waiver benefit (“Auto Rental CDW”) provides — at no additional charge — reimbursement for damage due to collision or theft up to the actual cash value of most rental vehicles. In your country of residence, this benefit is supplemental to, and in excess of, any valid and collectible insurance from any other source. Here are answers to some commonly asked questions about the benefit.

Who is eligible?
You are eligible only if you are a valid cardholder whose name is embossed on an eligible U.S.-issued Capital Access VISA Platinum debit card. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

What is covered?
Subject to the terms and conditions in this Guide to Benefits, VISA Auto Rental CDW reimburses you for covered damage or theft to a rental vehicle while it is your responsibility, as well as valid administrative and loss-of-use charges imposed by the auto rental company and reasonable towing charges. Only vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence are covered.

The benefit provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, minivans and sport utility vehicles are eligible, but some restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle.

Within your country of residence, this benefit supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. This means that, subject to the terms and conditions of this Guide to Benefits, VISA Auto Rental CDW applies to losses or expenses that are not covered by insurance or reimbursement.

Covered losses are:
- Physical damage to and/or theft of the covered rental vehicle.
- Valid loss-of-use charges imposed and substantiated by the auto rental company through a fleet utilization log.
- Reasonable and customary towing charges, due to a covered loss, to the nearest qualified repair facility.

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How do I activate this benefit?
For the benefit to be in effect, you must:
• Initiate and complete the entire rental transaction with your eligible Capital Access VISA Platinum debit card, and
• Decline the auto rental company’s collision damage waiver (CDW/LDW) option, or similar provision, if offered by the auto rental company.

Helpful hints:
• Check the rental vehicle for prior damage before leaving the rental lot.
• Review the auto rental agreement carefully to make sure you are declining CDW/LDW and also to familiarize yourself with the terms and conditions of the auto rental agreement.

What do I do if I have an accident or the rental vehicle is stolen?
Immediately call the Benefit Administrator at 1-800-VISA-911 to report the theft or damage, regardless of whether your liability has been established.

What is not covered?
• Any obligation you assume under any agreement (other than the deductible under your personal auto policy).
• Any violation of the auto rental agreement or this benefit.
• Injury of anyone or damage to anything inside or outside the rental vehicle.
• Loss or theft of personal belongings.
• Personal liability.
• Expenses assumed, waived, or paid by the rental agency or its insurer.
• Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company.
• Depreciation of the rental vehicle caused by loss or damage including, but not limited to “diminished value.”
• Expenses reimbursable by your insurer, employer or employer’s insurance.
• Loss due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants or drugs, or due to contraband or illegal activities.
• Wear and tear, gradual deterioration, or mechanical breakdown.
• Items not installed by the original manufacturer.
• Loss due to off-road operation of the rental vehicle.
• Loss due to hostility of any kind (including, but not limited to, war, invasion, rebellion or insurrection).
• Confinement by authorities.
• Vehicles that do not meet the definition of covered vehicles.
• Rental periods that either exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence.
• Leases and mini leases.
• Loss or damage as a result of the cardholder’s lack of reasonable care in protecting the rental vehicle before and after damage occurs (for example, leaving the vehicle running and unattended).
• Losses reported more than forty-five (45) days* from the date of loss.
• Losses for which a claim form has not been received within ninety (90) days* from the date of loss.

What if the auto rental company insists that I purchase the auto rental company’s auto insurance or collision damage waiver?
Call the Benefit Administrator at 1-800-VISA-911 for help. If you are outside the United States, call collect at 0-410-581-9994.

When and where do I have this benefit?
This benefit is available on a 24-hour basis in the United States and most foreign countries. No benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland or Northern Ireland. Additionally, this benefit is not available where precluded by law or in violation of the territory terms of the auto rental agreement or prohibited by individual merchants. Because regulations vary outside the United States, we recommend you check with your auto rental company and the Benefit Administrator before you travel to make sure VISA Auto Rental CDW will apply.

How does this benefit apply?
Within your country of residence, VISA Auto Rental CDW supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. It does not duplicate insurance provided by or purchased through the auto rental company; it will not pay for losses reimbursed by your own insurer, employer, employer’s insurance, or any other valid and collectible insurance; however, it will pay for the outstanding deductible portion or other charges, including valid administration and loss-of-use charges not covered by your applicable automobile insurance policy. In that case, you do not have automobile insurance, this benefit is primary in those countries where it is available, and in that case, you do not have to claim payment from any other source of insurance before receiving the benefits.

What types of rental vehicles are not covered?
Excluded worldwide are: expensive, exotic and antique automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds and motorbikes; limousines; and recreational vehicles.

Examples of excluded expensive or exotic automobiles are the Aston Martin, Bentley, Bricklin, Daimler Delorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche and Rolls Royce. However, selected models of BMW, Mercedes-Benz, Cadillac and Lincoln are covered.

An antique automobile is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.

This benefit is provided for only those vans manufactured and designed to transport a maximum of eight (8) people and which are used exclusively to transport people.

If you have any questions regarding a specific vehicle, call the Benefit Administrator at 1-800-VISA-911. If you are outside the United States, call collect at 0-410-581-9994.

What do I need from the auto rental company in order to file a VISA Auto Rental CDW claim?
At the time of the damage or theft, or when you return the rental vehicle, immediately ask the auto rental company for:
• A copy of the Accident Report Form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim.
• A copy of the initial and final auto rental agreement(s).
• A copy of the repair estimate or itemized repair bill.
• Two (2) photographs of the damaged vehicle, if available.
• A police report, if obtainable.
• Any obligation you assume under any agreement (other than the deductible under your personal auto policy).

How do I file a claim?
You, the cardholder, are responsible for reporting your claim to the Benefit Administrator immediately, but in no event later than forty-five (45) days* from the date of theft or damage, or your claim will be denied. Notice to any other party will not suffice. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any theft or damage.

Mail the following documentation to the Benefit Administrator:

• The completed and signed VISA Auto Rental CDW Claim Form. Your completed claim form must be postmarked within ninety (90) days* of the date of the damage or theft, even if all other required documentation is not yet available, or your claim will be denied.

• A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was charged and paid for with your eligible Capital Access VISA Platinum debit card.

• A statement from your insurance carrier (and/or your employer or employee’s insurance carrier, if applicable) or other reimbursement showing the costs for which you are responsible and any amounts that have been paid toward the claim. Or, if you have no applicable insurance or reimbursement, please provide a notarized statement to that effect.

• A copy of the declaration page from your automobile insurance carrier.

Enclose all the documents you received from the auto rental company:

• A copy of the Accident Report Form.

• A copy of the entire auto rental agreement(s).

• A copy of the repair estimate or itemized repair bill.

• Two (2) photographs of the damaged vehicle, if available.

• A police report, if obtainable.

• Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

For faster filing, submit your claim online. It’s easy, convenient and available at no extra cost to eligible Capital Access VISA Platinum debit cardholders. To submit your claim and learn more about VISA Auto Rental CDW, go to the VISA Auto Rental CDW Claim Center at visa.com/claims.

If you experience difficulty in obtaining all the required documents within ninety (90) days* of the date of theft or damage, just submit the claim form and any documentation you already have available.

Note: All remaining documents must be postmarked within 365 days of the date of theft or damage.

Do I have to do anything else?
Usually not. Under normal circumstances, the claim will be paid within fifteen (15) days after the VISA Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

However, after the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Provider to the extent of the cost of the Provider’s payment to you.

The Provider shall then be entitled at its own expense to sue in your name. Should this occur, you must give the Provider all assistance as the Provider may reasonably require to secure its rights and remedies including the execution of all documents necessary to enable the Provider to bring suit in your name.

Additional Provisions for Auto Rental CDW:
You must make every effort that would be made by a reasonable and prudent person to protect the Rental Vehicle from damage or theft. This provision will not be applied unreasonably to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. The Provider relies on the truth of the statements of each cardholder. Each cardholder agrees that such representations are accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment or misrepresentation of material fact by the cardholder.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within twelve (12) months of the date of damage or theft.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against us unless all the terms of this Guide to Benefits and policy have been complied with fully.

VISA Auto Rental CDW is a benefit provided to eligible Capital Access VISA Platinum debit cardholders in accordance with the policies underwritten by Indemnity Insurance Company of North America (“Provider”). The benefit is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Guide to Benefits is not a policy of insurance. In the event of any conflict between the description of the benefit in this Guide to Benefits and the policy, the policy will govern. The policy is on file at the offices of VISA USA.

The benefit described in this Guide to Benefits will not apply to Capital Access VISA Platinum debit cardholders whose accounts have been suspended or canceled.

This benefit is provided to eligible Capital Access VISA Platinum debit cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits, mailings, statement inserts or statement messages. Termination date may vary by financial institution. VISA and/or Raymond James Financial can cancel or non-renew the benefit, and if we do, we will notify you at least thirty (30) days in advance. If the Provider non-renews or cancels any benefit provided to eligible Capital Access VISA Platinum debit cardholders, you will be notified within 30 to 120 days before the expiration of the policy. In the event a substantially similar benefit takes effect without interruption, no such notice is necessary; VISA Auto Rental CDW will still apply to vehicle rentals commenced prior to the date of such cancellation or non-renewal provided all other terms and conditions of the benefit are met.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-VISA-911. If you are outside the United States, call collect at 0-410-581-9994.

EMERGENCY CASH DISBURSEMENT AND CARD REPLACEMENT
What is this benefit?
Call on your Capital Access VISA Platinum debit card when you need an emergency cash advance delivered or a card replacement – 24 hours a day, seven days a week.

How do I get emergency cash?
A representative at the VISA International Service Center (1-800-VISA-911 or call collect at 410-581-9994) will work with you to arrange a convenient location for you to pick up the cash.

How do I get my card replaced?
If your card is lost or stolen, a representative at the VISA International Service Center (1-800-VISA-911 or call collect at 410-581-9994) will work with you to arrange a convenient location for you to pick up the card, or will make arrangements for direct delivery.

CAREFREE SHOPPING
Shop with confidence and peace of mind, whether at your neighborhood mall, a quaint gift shop at a seaside village or your favorite online store.

UNIVERSAL ACCEPTANCE
You can use your Capital Access VISA Platinum card to make purchases at more than
28 million merchant locations worldwide and to get cash at over 800,000 VISA ATMs in the United States and 144 countries around the world. To find an ATM near you, visit visa.com/atmlocator.

WARRANTY MANAGER SERVICE

How do I benefit from Warranty Manager Service?

Warranty Manager Service offers you a number of valuable features, including warranty registration and Extended Warranty Protection, all available with a simple toll-free telephone call. And with our VISA Performance Guarantee, you have the option of purchasing affordable Extended Service Agreements.*

Warranty Manager’s registration service helps you take full advantage of your warranties, because you can get key information about your coverage with a single toll-free call. And if you send us your sales receipts and warranty information, we’ll keep everything on file — so arranging for a repair or replacement is as easy as picking up the telephone. Warranty Manager Service offers Extended Warranty Protection that doubles the free repair period under the original manufacturer’s written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty.

Why should I register my purchases?

To have peace of mind knowing all of your purchases are registered and on file with VISA. Although registration is not required for Extended Warranty Protection benefits, it is strongly encouraged that you send us your sales receipts and warranty information. With this valuable service, you won’t have to search for critical documentation when you need it. Arranging for a repair or replacement is as easy as picking up the telephone. Call 1-800-551-8472 (or collect at 0-410-581-9994) for information regarding the security of registering your purchases.

What are the advantages of a VISA Performance Guarantee?

VISA Performance Guarantee is valuable protection you can purchase beyond the benefit provided to you by VISA. It is available to extend your warranty coverage for up to five (5) years from the date of product purchase. This provides you an easy, reasonably priced way to cover parts and labor costs necessary to repair your product in case of failure.

Who is eligible for this benefit?

To be eligible for this benefit, you must be a valid cardholder of an eligible U.S.-issued Capital Access VISA Platinum debit card.

Are gifts covered?

Yes, as long as you purchased the gift entirely with your eligible Capital Access VISA Platinum debit card.

Are purchases made outside the United States covered?

Yes, as long as you purchased the item entirely with your eligible Capital Access VISA Platinum debit card and it meets the terms and conditions of the benefit.

What items are not covered?

• Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle.
• Any costs other than those specifically covered under the terms of the original manufacturer’s written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty.
• Items purchased for resale, professional or commercial use.
• Real estate and items that are intended to become part of real estate.
• Computer software.
• Medical equipment.

Do I need to keep copies of receipts or any other records?

To file a claim, copies of your Capital Access VISA Platinum debit card receipt, your store receipt, the original manufacturer’s written U.S. warranty and any other applicable warranty are required. You will need to retain copies of these records unless the purchase is registered.

How do I file a claim?

Call the Benefit Administrator at 1-800-551-8472 (or collect at 0-410-581-9994) immediately upon learning of a product failure. Please note: If you do not give such notice within sixty (60) days after the product failure, your claim may be denied. The Benefit Administrator will ask you for some preliminary claim information, direct you to the appropriate repair facility and send you the appropriate claim form. This claim form must be completed, signed and returned with all the requested documentation within ninety (90) days of the product failure. Unless otherwise noted, the date of loss shall be the date you first notified the Benefit Administrator. Gift recipients of eligible items are also covered by the claims process, if desired. However, a gift recipient must provide all the documents necessary to fully substantiate the claim.

For faster filing, submit your claim online. It’s easy, convenient and available at no extra cost to eligible Capital Access VISA Platinum debit cardholders. To submit your claim and learn more about the VISA Warranty Manager Service, go to the VISA Warranty Manager Service Claim Center at VISA.COM/ECLAIMS.

What documents do I need to submit with my claim?

• Your completed and signed claim form.
• Your Capital Access VISA Platinum debit card receipt.
• The itemized store receipt.
• A copy of the original manufacturer’s written U.S. warranty and any other applicable warranty.
• A description and serial number of the item, and any other documentation deemed necessary to substantiate your claim. This includes bills and, if necessary, a copy of the maintenance record and receipts.
• The original repair order.
All claims must be fully substantiated.

How will I be reimbursed?

Once your claim has been verified, the item will be repaired or replaced at the sole option of the Provider, but for no more than the original purchase price of the covered item less shipping and handling fees, up to a maximum of $10,000, as recorded on your Capital Access VISA Platinum debit card receipt, and $50,000 maximum per cardholder. Extended Warranty Protection will pay the facility directly for repairs, if possible, or you may go to an authorized repair facility and file a claim for reimbursement. Only valid and reasonable repairs made at the manufacturer’s authorized repair facility are covered.

In either case, the Provider’s payment, replacement or repair made in good faith will fulfill the Provider’s obligation under the benefit. Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

Do I have to file with my insurance company?

No. However, if you have purchased or received a service contract or Extended Warranty, Extended Warranty Protection is secondary to that coverage.

Additional Provisions for Warranty Manager Service

This protection provides benefits only to you, the eligible Capital Access VISA Platinum debit cardholder, and to whoever receives the eligible gifts you purchase entirely with your Capital Access VISA Platinum debit card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. The Provider will not unreasonably apply this provision to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefit may be canceled.

The Provider relies on the truth of statements of each cardholder. Each cardholder agrees that such representations are accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment or misrepresentation of material fact by the cardholder.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6)
What items are covered by Purchase Security?

Your eligible purchases are protected against damage due to the following:

- Fire, smoke, explosion, riot or vandalism.
- Windstorm, lightning, hail, rain, sleet or snow.
- Aircraft, spacecraft, or other vehicles.
- Theft (except from autos or motorized vehicles).
- Accidental discharge of water or steam from household plumbing.
- Sudden accidental damage from electric current. (This benefit does not apply to electronic components.)

Who is eligible for this benefit?

To be eligible for this benefit, you must be a valid cardholder of an eligible Capital Access VISA Platinum debit card.

What items are not covered?

- Animals and living plants.
- Antiques and collectible items.
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories including trailers and other items that can be towed by or attached to any motorized vehicle.
- Broken items, unless damage is the result of a covered occurrence.
- Computer software.
- Items damaged as a result of weather other than lightning, wind, hail, rain, sleet or snow.
- Items purchased for resale, professional or commercial use.
- Items stolen from automobiles and other vehicles or common carriers.
- Items that are lost or that mysteriously disappear. “Mysterious disappearance” means the vanishing of an item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons.
- Items under the care and control of a common carrier (including U.S. Postal Service, airplanes or delivery service).
- Items including, but not limited to, jewelry and watches from baggage unless hand-carried and under your personal supervision, or under the supervision of your traveling companion who is previously known to you.
- Losses resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, insurrection or terrorist activities), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects.
- Losses resulting from misdelivery or voluntary parting with property.
- Medical equipment.
- Perishables, consumables including, but not limited to, perfumes and cosmetics, and limited-life items such as rechargeable batteries.
- Real estate and items which are intended to become part of real estate.
- Traveler’s checks, cash, tickets, credit or debit cards, and any other negotiable instruments.

Are gifts covered?

Yes, as long as you purchase the gift entirely with your eligible Capital Access VISA Platinum debit card and it meets the terms and conditions of the benefit.

Are purchases made outside the United States covered?

Yes, as long as you, the eligible Capital Access VISA Platinum debit cardholder, purchased the item entirely with your eligible Capital Access VISA Platinum debit card and the eligible item meets the terms and conditions of the benefit.

Do I need to register my purchases?

No. Your eligible purchases are automatically covered.

Do I need to keep copies of receipts or any other records?

Yes. If you want to file a claim, you will need copies of your Capital Access VISA Platinum debit card receipt and your store receipt.

How do I file a claim?

Call the Benefit Administrator at 1-800-553-4820 or collect at 0-410-581-9994 within sixty (60) days of loss or damage. Please note: if you do not give such notice within sixty (60) days after the loss or damage your claim may be denied. The Customer Service Representative will ask you for some preliminary claim information and send you the appropriate claim form. This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days from the date of loss or damage.

Gift recipients of eligible items may also handle the claim process if you wish. However, the gift recipient must provide all the documents necessary to fully substantiate the claim.
For faster filing, submit your claim online. It’s easy, convenient and available at no extra cost to eligible Capital Access VISA Platinum debit cardholders. To submit your claim and learn more about VISA Purchase Security, go to the VISA Purchase Security Claim Center at visa.com/eclaims.

**What documents do I need to submit with my claim?**

- Your completed and signed claim form.
- Your Capital Access VISA Platinum debit card receipt.
- The itemized store receipt.
- A police report (made within 48 hours of the occurrence in the case of theft), fire, insurance claim, or loss report, or other report sufficient to determine eligibility for benefits.
- A copy of your insurance declaration page, when applicable.
- Documentation (if available) of any other settlement of the loss.
- Any other documentation deemed necessary to substantiate your claim.

All claims must be fully substantiated as to the time, place, cause, and amount of damage or theft. In most cases, you will be asked to send, at your expense, the damaged item to substantiate a claim. Return the item in the event it is requested by the Benefit Administrator.

**How will I be reimbursed?**

Depending on the nature and circumstances of the incident, the Provider, at its sole discretion, may choose to discharge your claim in either of two ways:

1. A damaged item (whether wholly or in part) may be repaired, rebuilt or replaced. A stolen item may be replaced. If the item is to be repaired, rebuilt or replaced, you will be notified of the decision within fifteen (15) days following receipt of the required proof of theft/damage documentation.

2. You may be reimbursed for the eligible item, but not more than the original purchase price of such pair or set. Purchase Security is not “contributing” insurance, and may have as part of such a pair or set, nor more than the proportionate part of an aggregate part of a pair or a set, you will receive no more than the value (as described herein) of the protected item as recorded on your eligible Capital Access VISA Platinum debit card receipt, less handling and shipping charges, up to a maximum of $500 per claim occurrence.

Additional Provisions for Purchase Security:

This protection provides benefits only to you, the eligible Capital Access VISA Platinum debit cardholder; and to whoever receives the eligible gifts you purchase entirely with your eligible Capital Access VISA Platinum debit card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. The Provider will not unreasonably apply this provision to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled.

The Provider relies on the truth of the statements of each cardholder. Each cardholder agrees that such representations are accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment or misrepresentation of material fact by the cardholder.

Once you report a claim, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of damage, theft or product failure.

**Do I have to file with my insurance company?**

Yes, if you have other insurance applicable to the damaged or stolen item (e.g., business owner’s, homeowner’s, renter’s or automobile) or if you are covered by your employer’s insurance for such losses, you are required to file a claim with your own insurance company and to submit a copy of any claim settlement from your insurance company along with your claim form. In some cases, at the option of the Benefit Administrator, where the claim amount is within your personal insurance deductible, a copy of your personal insurance policy declaration page may be sufficient.

*Note: Purchase Security provides coverage on an “excess” coverage basis. That means it does not duplicate, but pays in excess of any valid and collectible insurance or indemnity (including, but not limited to, homeowner’s, renter’s, automobile or employer’s insurance policies). After all insurance or indemnity has been exhausted, Purchase Security will cover the loss up to the amount charged to your eligible Capital Access VISA Platinum debit card account and subject to the terms, exclusions, and limits of liability of the benefit. Purchase Security will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum limit of liability is $500 per claim occurrence and $50,000 per cardholder. You will receive no more than the purchase price as recorded on the eligible Capital Access VISA Platinum debit card receipt. Where a protected item is part of a pair or a set, you will receive no more than the value (as described herein) of the particular part or parts, stolen or damaged, regardless of any special value that the item may have as part of such a pair or set, nor more than the proportionate part of an aggregate purchase price of such pair or set. Purchase Security is not “contributing” insurance, and this “non-contribution” provision shall take precedence over “non-contribution” provisions found in insurance or indemnity descriptions, policies or contracts.

**Additional Provisions for Purchase Security:**

This benefit is subject to the terms and conditions outlined and includes certain restrictions, limitations and exclusions. This Guide to Benefits is not a policy of Insurance. In the event of any conflict between this Guide to Benefits and the policy, the policy will govern. The policy is on file at the offices of VISA USA.

The benefit described in this Guide to Benefits will not apply to Capital Access VISA Platinum debit cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America (“Provider”).

This benefit is provided to eligible Capital Access VISA Platinum debit cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts or statement messages.

Termination date may vary by financial institutions. VISA and/or Raymond James Financial can cancel or non-renew the benefit for eligible Capital Access VISA Platinum debit cardholders, and if we do, we will notify you at least 30 days in advance. If the Provider non-renews or cancels any benefit provided to eligible Capital Access VISA Platinum debit cardholders, you will be notified within 30 to 120 days before the expiration of the benefit. In the event a substantially similar benefit takes effect without interruption, no such notice is necessary. The benefit will still apply on transactions made prior to the date of such cancellation or non-renewal provided all other terms and conditions of the benefit are met.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-553-4820 or collect at 0-410-581-9994.