

THE FINANCIAL ORGANIZER

Pershing[®]

A BNY Securities Group Co.
Solutions from The Bank of New York

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Jersey City, New Jersey 07399

Pershing LLC, member NASD, NYSE, SIPC. Trademark(s) of Pershing Investments LLC.



ProCASH PLUS[®]

ORGANIZE YOUR
FINANCES, SIMPLIFY
YOUR LIFE

Like most people, you probably maintain accounts at more places than you would like to. Keeping track of them all can get complicated.

Are you looking for an easier way to manage your finances? Turn to ProCash Plus™—your financial organizer. ProCash Plus links your investment, check writing, and MasterCard® services, and organizes all of your account activity in one comprehensive statement. Each month you know how much your money has earned, what your investments are worth, where your money was spent, and much, much more...

Flexible services to help you reach your goals

ProCash Plus puts you in control of your finances using one convenient account. You can place trades, track your earnings, and even receive valuable tax preparation information. Whether you invest in stocks, bonds, mutual funds, annuities, or even options and precious metals, you will always have access to the investments you need and an array of convenient services that can help you build and protect your financial future.

- **Nonstop earning potential:** Dividends and capital gains from your securities can be automatically reinvested. Even fractional shares keep earning for you. As another option, distributions can be deposited automatically into the money market fund of your choice.¹
- **Cost-basis calculations:** ProCash Plus automatically handles calculations that could take you hours to do. With accurate cost basis information provided in your monthly statements, you know instantly your potential gain or loss before you make any important investment decisions. This means tax preparation will be simplified too.
- **Optional borrowing power:** ProCash Plus borrowing power gives you a line of credit with a lower financing rate than most major credit cards.² And, there is no extensive approval process or set repayment schedule.

¹ Money market funds are sold by prospectus only. An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other governmental agency. Although a money market fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund.

² Borrowing power is available if you have a margin account. Your credit limit is set by considering the value of your marginable securities. Be sure to consult your investment professional or financial organization to determine if a margin account is right for you.

The account with connections

ProCash Plus turns an ordinary account into a management tool that organizes your cash and expenditures, along with your investments.

- **MasterCard® convenience:** Your MasterCard® debit card acts like a check when you use it to pay for goods and services wherever MasterCard® is accepted.
- **Worldwide ATM access:** Your MasterCard® works at over 600,000 automated teller machine (ATM) locations around the world.
- **Unlimited check writing:** You can write checks in any amount, at any time, and earn money market fund yields until your checks clear.
- **Money market fund sweep:** All idle cash, deposits, and investment earnings will be automatically swept, on a daily basis, into the money market fund of your choice.³
- **Optional borrowing power:** Check or MasterCard® purchases that exceed your cash or money market fund balance(s) are automatically covered if you elect to use your optional borrowing power.
- **Time-saving direct deposit:** Checks from your employer, pension plan, or Social Security earn money faster when you take advantage of electronic direct deposit.
- **ExpenseTrack™:** This service maintains a record of all your expenses by category when you write a simple code on your checks. MasterCard® debit card purchases are coded automatically. At year-end, you know exactly how you have spent your money, including tax-deductible items, so tax preparation will be simplified.
- **CashCall™:** This automated touch-tone telephone service provides you with your detailed account balances, MasterCard® transaction activity, checking and deposit information, and more. Enjoy the convenience of accessing your account at any time, from anywhere by calling (800) 547-7008.
- **Consolidated Statement:** You always have the status of your finances at your finger tips, including investment transactions, portfolio holdings, cleared checks, MasterCard® purchases, money market fund activity, and more.⁴

Step up to the Platinum account

With a higher initial investment, you can open a Platinum account, which comes with all of the features previously noted plus:

- **An IRA with no annual maintenance fee:** Maintain an Individual Retirement Account—existing, new, rollover, or transferred—with Pershing LLC (“Pershing”) as the Custodian, and your annual maintenance fee will be waived.⁵
- **No-fee ATM access:** ATM fees are waived at Cirrus® or MasterCard® ATM locations around the world.⁶
- **Frequent buyer rewards:** At the end of each year, you’ll get as much as one percent cash back based upon your total MasterCard® purchases for the year.
- **Low-price guarantee:** Find a retail item you purchased with your MasterCard® at a lower price within 60 days of the original purchase and ProCash Plus will refund the difference—up to \$250.⁷
- **24-hour customer support:** Call at any time for prompt answers to your checking or MasterCard® questions: (800) 547-7008. If traveling or living abroad, call (201) 413-4625 (collect) during regular business hours.

³ Money market funds are sold by prospectus only. An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other governmental agency. Although a money market fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund.

⁴ Your personal statement may differ based on the options chosen by your financial organization.

⁵ The no annual maintenance fee IRA is available only for individual and joint accounts. If your account is owned jointly, one IRA fee will be waived.

⁶ Individual banks may charge a surcharge. Platinum ATM access is waived at Bank One ATM machines.

⁷ Please read the MasterCard® Guide to Benefits and Low-Price Guarantee Agreement for complete details. Some restrictions may apply.

Enjoy a wealth of services with your Gold or Platinum account⁸

- **Purchase Protection:** MasterCard® purchases are covered if stolen or damaged within 90 days of the purchase.
- **MasterCard Vacations™:** Planning a vacation should not take more time than taking it. Call (800) 836-4837 to plan your next getaway!
- **Master RoadAssist® Service:** Just call (800) MC ASSIST and the American Automobile Association (AAA) will be sent to your rescue. Road-service fees will be billed automatically to your account.
- **MasterCard Global Service™:** This service is just a phone call away. When you are out of the country and in need of assistance, you can obtain a direct link to a specially trained MasterCard® Global Service Representative who can help you 24 hours a day, 365 days a year, in any language. You can call toll-free from over 75 countries worldwide.

Here are some of the key toll-free MasterCard Global Service™ telephone numbers outside of the U.S.:

United Kingdom0-800-96-4767
France0-800-90-1387
Italy1678-70866
Canada1-8000-307-7309
Japan00531-11-3886

⁸ Please read the MasterCard® Guide to Benefits and Low-Price Guarantee Agreement for complete details. Some restrictions may apply.

You have the power to simplify your finances

Start enjoying better financial organization and control without delay.

How to open an account

- Read the ProCash Plus account agreement for details about account services.
- Complete the account application. Be sure to fill out the section for check writing privileges and indicate the type of debit card account you prefer—Gold or Platinum.
- If you open a Platinum account and do not already have an IRA for which Pershing LLC is Custodian, please contact your investment professional or financial organization for an IRA kit. If you currently have an IRA, be sure to include its account number on the ProCash Plus application.⁹
- Sign the application and return it to your investment professional or financial organization, along with the minimum amount of cash and/or marginable securities required to open an account.
- If you would like to participate in the free dividend reinvestment program, please contact your investment professional or financial organization.

⁹ The no annual maintenance fee IRA is available only for individual and joint accounts. If your account is owned jointly, one IRA fee will be waived.

Trademark(s) of Pershing Investments LLC. Cirrus®, Master RoadAssist®, MasterCard®, MasterCard Global Services™, and MasterCard Vacations™ belong to their respective owners.

NEED ASSISTANCE?

If you have any questions or need assistance opening a ProCash Plus account, contact your investment professional or financial organization today.