

ADDENDUM TO YOUR ACCOUNT TERMS & CONDITIONS

Effective Date: February 20, 2024

Ownership of Account and Beneficiary Designation Beneficiary

For qualified account types, the account will be allowed no more than two (2) beneficiaries. Upon the death of all account owners, the account will be divided evenly amongst the remaining surviving beneficiaries, if any.

Non-Qualified Account Types

- Rep Payee Accounts
- UTMA
- Landlord/Tenant
- IOLTAs
- Campaign Accounts
- IRA Accounts
- All business account types, except for DBA/Sole Proprietor