



## **PC<sup>2</sup> Bank Insured Funds**

Now you can invest cash balances in an FDIC insured NOW Account, the PC<sup>2</sup> Bank Insured Funds, and earn a competitive interest rate.

Deposits are held in an interest bearing account at SWS Group's First Savings Bank subsidiary, and are insured by the FDIC up to \$100,000. Any amount in excess of the FDIC insurance will be invested in an interest bearing fund that has been selected within your account.

### *Purchasing the **PC<sup>2</sup> Bank Insured Funds***

To purchase the PC<sup>2</sup> Bank Insured Funds or to have accounts set up to invest in the funds, please contact your financial advisor.

With your initial transaction, a letter will be sent to you which outlines the current interest rate and method of interest computation as required by Truth in Savings disclosures.

Balances in the PC<sup>2</sup> Bank Insured Funds will be displayed on your monthly brokerage statements under the heading "Cash and Money Market Funds."

Because the PC<sup>2</sup> Bank Insured Funds are a NOW account, certain ownership eligibility requirements apply.

Entities not eligible for the funds include Limited and General Partnerships and Corporate Accounts. You may wish to review more information about FDIC Coverage at [www.fdic.gov](http://www.fdic.gov).

### *Accumulating interest with the **PC<sup>2</sup> Bank Insured Funds***

- The interest rate and annual percentage yield on your account may change at any time, but is competitive with money market fund yields.
- Interest begins to accrue on the business day a deposit is made.
- Interest for your account will be compounded monthly, and credited to your account monthly.
- The daily-balance method is used to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

For more information on  
the **PC<sup>2</sup> Bank Insured Funds**  
contact your financial advisor today.

