

# Guide to the UBS Resource Management Account



**Your UBS Resource Management Account (RMA) can help you simplify your financial life. When you combine your investment, cash management and financing activities in one place, you can manage all of your assets with greater efficiency and control.**

**With your RMA, you have a number of options for making deposits, accessing your funds and managing your assets. Here's a quick reference for the most common transactions.**

## **Making deposits**

Add money to your RMA by check, direct deposit, wire transfer or Electronic Funds Transfer (EFT).

## **Direct deposit**

Payroll, Social Security and pension payments can be automatically deposited directly into your account. It's safe and convenient.

### **Mobile deposit capture**

You can also deposit checks from the convenience of your mobile device using the mobile deposit capture feature of the UBS Financial Services app. To get started view our [Mobile Deposit video tutorial](#).

### **Electronic Funds Transfer (EFT) service**

Make one-time transfers or set up automatic recurring transfers at no cost by enrolling in the service and requesting an EFT at [ubs.com/onlineservices](https://ubs.com/onlineservices). EFT requests initiated before 6:00 p.m., ET on a business day are executed the same day. Incoming funds transfers may be used to settle a trade on the day they are received. To initiate a funds transfer view our [EFT video tutorial](#). Also, view our [video library](#) to learn how to use other digital capabilities.

### **Wire transfer**

If you are seeking to transfer funds on the same day, consider a wire transfer for faster funds availability than other electronic methods, such as an EFT. Wire transfers made to your RMA before noon (ET) on any business day are swept into your sweep option the same day. Wire transfers received after noon (ET) on any business day are swept into your sweep option on the following business day. To arrange for a wire transfer to your account, instruct your bank to wire the funds with your name and RMA account number to:

#### **UBS AG Stamford**

**ABA #026007993**

**UBS Financial Services Inc.**

**Retail incoming**

**AC #101-WA-258640-000**

**F/C UBS-FINSVC [Enter your name]**

**AC-UBS-FINSVC [Enter your account number]**

### **Online deposit and withdrawal capabilities for UBS Bank USA Core Savings**

Make online deposits and withdrawals on UBS Online Services or the UBS Financial Services app. To learn how, view the [UBS Bank USA Core savings video tutorial](#).

UBS Bank USA Core Savings can help you meet your short-term liquidity needs. Deposits are FDIC-insured (up to the applicable limits) and offer a competitive yield.

### **Accessing your funds**

You have direct access to the funds in your RMA using checks, online bill payment and EFT. You also can access cash at banks and ATMs around the world using your UBS debit and credit cards. (See the card sections for details.)

### **Checkwriting**

There are no minimum requirements on check amounts, no limit on the number of checks you can write each

month and no per-check usage charges.<sup>1</sup> Plus, you have secure online access for reviewing check transactions, as well as front and back images of checks cleared. Complimentary wallet-style checks and reorders are available upon request.

### **Bill payment service**

Set up one-time or recurring online bill payments from your RMA to pay bills, such as utility bills, phone bills and UBS Mortgage payments.

### **Electronic funds transfer service**

Move money quickly and easily between accounts, whether at UBS or elsewhere, via EFT. With EFT, you can easily make ACH (Automated Clearing House) transfers to your external accounts and schedule transfers on a one-time or a recurring basis. It's safe and efficient cash management.

### **Wire transfer**

Wire transfer offers flexibility when you are seeking to make a payment or transfer funds on the same day. It's a safe way to manage your cash flow.

Please note: RMA and Individual Retirement Accounts (IRAs) residing in the same Marketing Relationship as a primary billable RMA are entitled to a total of three free outgoing wire transfers per calendar year.<sup>2</sup>

### **UBS Visa debit card**

The UBS Visa debit card, offered by UBS Bank USA, makes it convenient to access cash at banks and ATMs worldwide because you'll have direct access to the funds in your RMA. Plus, you'll receive an unlimited number of ATM fee rebates on cash withdrawals in the US (up to \$5 per transaction).<sup>3</sup> It also provides you with an easy way to pay your one-time and recurring monthly bills.

### **UBS credit cards**

Our cards, offered by UBS Bank USA, provide a convenient way to access cash, make purchases and pay from your wealth management account(s). Our personal and business Signature and Infinite credit cards let you enjoy flexible travel benefits, exclusive rewards and the personalized service that you expect from UBS. Talk to your Financial Advisor or visit [ubs.com/uscards](https://ubs.com/uscards) to learn more.

### **UBS pay credit card**

A UBS credit card payment feature, offered by UBS Bank USA, lets you automatically pay your full card balance or any portion each month from your RMA. No worries about missing a payment or incurring late fees.

### **Mobile wallet**

Enjoy the convenience of paying immediately and securely from your RMA online or from your mobile device. Just

connect your RMA to your favorite mobile wallet apps—like PayPal, Venmo, Apple Pay® and Google Pay™.<sup>4</sup>

## Investing, deposits and financing

The RMA can help you manage both sides of your personal balance sheet and collaborate more effectively with your Financial Advisor to implement a comprehensive wealth management strategy. Understanding your life and what you want to accomplish is essential to how we work together—it starts with questions and a discussion to help you focus on what's really important to you. A good liquidity strategy can help provide cash flow for short-term expenses to help avoid selling investments.

### Automatic sweep

Available cash balances in your account are automatically transferred, or “swept,” into an interest-bearing deposit account at UBS Bank USA or depending on the sweep program, the banks listed at [ubs.com/bankprioritylists](https://ubs.com/bankprioritylists) each business day, based on your account's eligibility.<sup>5</sup> This way, your money can work harder for you.

### Savings

UBS Bank USA Core Savings can help you meet your short-term liquidity needs. Deposits are FDIC-insured (up to the applicable limits) and offer a competitive yield with limited risk of financial loss.

## Managing your account

It's easy to manage day-to-day finances and long-term investments with access to information 24/7.

### UBS Online services on [ubs.com/onlineservices](https://ubs.com/onlineservices)

- Account balance and yields of sweep option(s)
- Current account statement and statement history
- Market value of priced securities
- Deposits
- Earnings posted to your account
- Cleared RMA check images
- Electronic funds transfers
- Bill payments
- UBS credit and debit card purchases and
- ATM transactions
- Wealth Management Research reports, news highlights and market analyses

You can also view the following information online:

- Enroll and initiate bill payments and electronic funds transfers
- Order checks or deposit slips
- Access your monthly account statements and year-end account summary
- Create a customized online account view
- Enroll in Electronic Delivery Service
- Make deposits and withdrawals into and out of UBS Bank USA Core Savings

- Review and redeem UBS *My Choice Rewards* points earned on UBS credit card purchases

### UBS Financial Services App

The UBS Financial Services app (available for iOS and Android) helps you stay better connected to your finances and manage your money—wherever you are.

- Deposit checks into your eligible UBS accounts with mobile check deposit
- View your UBS Investments with UBS Financial Services Inc.; view your UBS credit card, securities-backed loans and mortgage account from UBS Bank USA
- Transfer funds; pay your bills, UBS credit card, UBS securities-backed loans and mortgage accounts
- Make deposits and withdrawals into and out of UBS Bank USA Core Savings
- Make transfers between your linked accounts at UBS or with your linked accounts at other financial institutions

### ResourceLine

Call ResourceLine at 800-762-1000 to get round-the-clock access to account data for the current month and the past 60 days. Enter your RMA account number, your UBS card number or your ResourceLine number. Your ResourceLine number can be found in the left column on the first page of your RMA statement under the heading “Questions about your statement.”

### Account statement

This account management tool summarizes and itemizes your account activity. Account statements can be formatted to meet your reporting needs. Our concise, easy-to-read statement lets you monitor all your account activity at a glance, including asset allocation and gain/loss information. Track your investments, your expenditures and your other account transactions with one streamlined document.

### Year-end summary

Delivered at the beginning of each calendar year, this summary is designed to assist you and your tax advisor or accountant with tax preparation by outlining all prior-year tax-related account activity.<sup>6</sup>

**Your Financial Advisor can help you select the investment, deposit and financing options that suit your personal circumstances.**

## Important information

<sup>1</sup> Please note that UBS Financial Services Inc. reserves the right to charge for excessive checkwriting.

<sup>2</sup> The following billable accounts residing in the same Marketing Relationship receive a total of three free outgoing US Dollar wire transfers per year: RMA, IRA-RMA, Business Services Account BSA (Sole Proprietorships only), Business Services Accounts BSAs opened for the individual's investment purposes with the following organizational structure only (beneficial ownership of the organization must be individual, trust or estate): Limited Liability Company, Limited Partnership, Limited Liability Partnership and Limited Liability Limited Partnership and IRA accounts residing within the same Marketing Relationship with these billable accounts.

<sup>3</sup> We are able to rebate ATM fees only in cases where the transaction fee surcharge is submitted to UBS by the ATM operator and/or network used. In the event that you do not receive a rebate for a fee that you believe is eligible, please call 800-762-1000 or 201-352-5257 from outside the US for assistance. We will not reimburse international ATM fees.

<sup>4</sup> You must have sufficient funds in your account.

<sup>5</sup> Your eligibility for a particular sweep program is set forth in the account agreements and disclosures, which may be viewed at [ubs.com/us/en/wealth/misc/AccountDisclosures](https://ubs.com/us/en/wealth/misc/AccountDisclosures). You can view current yield for the sweep option at: [ubs.com/us/en/wealth/misc/accountsweeeyields](https://ubs.com/us/en/wealth/misc/accountsweeeyields). Please discuss your options with your Financial Advisor.

<sup>6</sup> When planning future investments and tax strategies, the year-end summary should be considered in conjunction with other official tax documents (i.e., Form 1099).

## About UBS Financial Services Inc.

The RMA is a brokerage account with UBS Financial Services Inc., a registered broker-dealer and a Member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash.) An explanatory brochure is available upon request or at [sipc.org](https://sipc.org). The RMA account provides access to banking services and products through arrangements with affiliated banks and other third-party banks, and provides access to insurance and annuity products issued by unaffiliated third-party insurance companies through insurance agency subsidiaries of UBS Financial Services Inc.

## Investment, insurance and annuity products: Not FDIC insured • No bank guarantee • May lose value

### About UBS Bank USA

Securities-backed loans, credit cards, mortgages and deposit products are available from UBS Bank USA Member, FDIC. NMLS no.947868. UBS Bank USA is a subsidiary of UBS Group AG.

UBS Bank USA is a member of the Federal Deposit Insurance Corporation (FDIC). Funds on deposits at UBS Bank USA are eligible for deposit insurance from the Federal Deposit Insurance Corporation ("FDIC") up to \$250,000 (including principal and accrued interest) for each insurable capacity (e.g., single, joint, corporate, etc.) in which you hold the deposits. For purposes of FDIC insurance, your deposits will be aggregated with your other deposit balances held in the same insurable ownership capacity at UBS Bank USA, including any certificates of deposit, UBS Bank USA Core Savings deposits and deposits held through the UBS Bank Sweep Programs and the UBS FDIC Insured Deposit Program. You are responsible for monitoring the total amount of deposits at UBS Bank USA. For more information about FDIC insurance, please visit the FDIC website at [fdic.gov/deposit/deposits](https://fdic.gov/deposit/deposits).

Please carefully review the UBS Bank USA Core Savings Disclosure Statement available at [ubs.com/coresavingsdisclosure](https://ubs.com/coresavingsdisclosure). UBS Bank USA Core Savings deposits are made through an account at UBS Financial Services Inc. UBS Financial Services Inc., as your agent and custodian will open a deposit account with its affiliate bank, UBS Bank USA. UBS Bank USA Core Savings is not available for certain financial institutions, advisory accounts and non-resident aliens. Ask your Financial Advisor for more information.

UBS Bank USA Core Savings is not intended for clients who need to have frequent access to their funds. UBS Financial Services Inc. will charge you a fee of \$25 for each withdrawal that you make from UBS Bank USA Core Savings in excess of five (5) withdrawals in a calendar month. Applicable fees may reduce your earnings. For these purposes, a withdrawal will be considered to occur on the day on which the funds are actually withdrawn from UBS Bank USA Core Savings, which may not be the same day on which you place an order for the withdrawal with your Financial Advisor. These fees will be posted to your account at UBS Financial Services Inc. the business day following the excess withdrawal. You may incur a withdrawal fee even if the withdrawal is involuntary such as if a withdrawal is made by UBS Financial Services Inc. to meet a margin call.

### Borrowing using securities as collateral involves special risks, is not suitable for everyone and may not be appropriate for your needs.

All loans are subject to credit approval, margin requirements, and margin call and other risks; credit lines may be subject to breakage fees. For a full discussion of the risks associated with borrowing using securities as collateral, review the Loan Disclosure Statement included in your application package/account opening package. **UBS Financial Services Inc. (UBS-FS) and its Financial Advisors have a financial incentive to recommend the use of securities backed loans, rather than the sale of securities to meet cash needs because we receive compensation related to the loan as well as the investments used to secure the loan.** We benefit if you draw down on your loan to meet liquidity needs rather than sell securities or other investments, and have a financial incentive to recommend products or manage an account in order to maximize the amount of the loan. UBS-FS and its Financial Advisors and employees offer banking and lending products to clients through our affiliates and third-party banks in our capacity as a broker-dealer and not as an investment adviser.



UBS Visa Infinite Business cards, UBS Visa Signature Business cards, and UBS Cash Rewards Visa Business cards are issued by UBS Bank USA with permission from Visa USA Inc.

**Important information about brokerage and advisory services.**

As a firm providing wealth management services to clients, UBS Financial Services Inc. offers investment advisory services in its capacity as an SEC-registered investment adviser and brokerage services in its capacity as an SEC-registered broker-dealer. Investment advisory services and brokerage services are separate and distinct, differ in material ways and are governed by different laws and separate arrangements. It is important that you understand the ways in which we conduct business and that you carefully read the agreements and disclosures that we provide to you about the products or services we offer. For more information, please review the client relationship summary provided at [ubs.com/relationshipsummary](https://ubs.com/relationshipsummary), or ask your UBS Financial Advisor for a copy.

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