



# Important information about your account upgrade addendum

We have updated certain account agreements and disclosures; although they may not directly affect your relationship with us today, we are required to notify you when we make changes to them. In this document, UBS Financial Services Inc. is referred to as "we" or "UBS."

## Highlights

- Important changes to UBS FDIC-Insured Sweep Program
- Important changes to the UBS Insured Sweep Program ("UBS-ISP")

## Why this is important

We provided to you the firm's *Important Information About Your Account Upgrade* booklet and other disclosures when you opened an account at UBS (collectively, "Agreements and Disclosures"). From time to time we make revisions to the Agreements and Disclosures to reflect operational and regulatory changes, as well as our current product and service offerings. This Addendum contains such revisions. The changes in this Addendum modify and supersede any corresponding provisions in the Agreements and Disclosures. We provide updated versions of the Agreements and Disclosures only if there are material changes to the information they contain. Please keep this Addendum for your reference as it contains information that may pertain to services you receive or elect to receive in the future.

### For more information

Call Resource Line, our interactive voice response telephone unit, 24 hours a day, 7 days a week at 800-762-1000, Option "0" in the US. Outside the US, call Resource Line collect at 201-352-5257.

**TTY services:** Call 844-612-0986.  
Outside the US, call 201-352-1495.

# Important information regarding changes to your UBS FDIC-Insured Deposit Program

## Important changes to the UBS FDIC-Insured Deposit Program

As part of the UBS FDIC-Insured Deposit Program (the "Program"), your cash balances in an eligible UBS account are swept to deposit accounts at institutions insured by the Federal Deposit Insurance Corporation ("FDIC"). This notice contains information regarding changes to the Program.

### What is changing

- Bank List. Effective August 13, 2024,<sup>1</sup> the list of banks ("Bank Priority List") at which we make deposits through the Program will be updated. The revised Bank Priority List is included below for your reference, and on the effective date, will be available at [ubs.com/bankprioritylists](https://ubs.com/bankprioritylists). This version of the Bank Priority List will supersede any previous versions and is subject to change at any time.

### What is not changing

Your deposits will continue to be insured by the FDIC up to the maximum limits allowed by law. Information and tools describing how deposit insurance coverage works are provided by the FDIC at [fdic.gov](https://fdic.gov) or by calling 877-ASK-FDIC or 800-925-4618 for the hearing impaired. For additional information on the Program, please refer to the "UBS FDIC-Insured Deposit Program Disclosure Statement" section ("Disclosure Statement") of the *Important Information About Your Account Upgrade*. The Disclosure Statement describes how the Program works, the eligibility requirements, FDIC insurance, and your relationship with UBS and the banks participating in the Program. The current version of the Disclosure Statement is also available at [ubs.com/sweepyields](https://ubs.com/sweepyields).

<sup>1</sup> In the event of delay due to unforeseen circumstances, these changes will become effective as soon as feasible after this date.

# UBS FDIC-Insured Deposit Program

The Bank Priority Lists for the UBS FDIC-Insured Deposit Program are shown below for your reference. For all states except California, simply identify the Bank Priority List for your state. For California, you will need to refer to the zip code of the address of record on your account to identify your Bank Priority List.

## Effective August 13, 2024\*

<b>CA (3 Digit Zip Code 000-912)</b>	<b>CA (3 Digit Zip Code 913-925)</b>	<b>CA (3 Digit Zip Code 926-940)</b>	<b>CA (3 Digit Zip Code 941-999)</b>
UBS Bank USA	UBS Bank USA	UBS Bank USA	UBS Bank USA
Wells Fargo Bank, National Association	Wells Fargo Bank, National Association	HSBC Bank USA, National Association	Wells Fargo Bank, National Association
State Street Bank and Trust Company	State Street Bank and Trust Company	State Street Bank and Trust Company	State Street Bank and Trust Company
HSBC Bank USA, National Association	HSBC Bank USA, National Association	Wells Fargo Bank, National Association	Customers Bank
Customers Bank	Customers Bank	Customers Bank	Citibank, National Association.
East West Bank	Truist Bank	East West Bank	East West Bank
TriState Capital Bank	TriState Capital Bank	TriState Capital Bank	TriState Capital Bank
UMB Bank, National Association	UMB Bank, National Association	UMB Bank, National Association	UMB Bank, National Association
Citibank, National Association.	Citibank, National Association.	Truist Bank	HSBC Bank USA, National Association
Centennial Bank	Centennial Bank	Centennial Bank	Centennial Bank

<b>FL</b>	<b>NY</b>	<b>TX</b>	<b>DE, ME, NH, PA, RI, VT, WA</b>
UBS Bank USA	UBS Bank USA	UBS Bank USA	UBS Bank USA
HSBC Bank USA, National Association	Citibank, National Association.	HSBC Bank USA, National Association	TriState Capital Bank
State Street Bank and Trust Company	State Street Bank and Trust Company	State Street Bank and Trust Company	UMB Bank, National Association
Customers Bank	HSBC Bank USA, National Association	Citibank, National Association.	HSBC Bank USA, National Association
Citibank, National Association.	Customers Bank	Customers Bank	Customers Bank
Wells Fargo Bank, National Association	East West Bank	East West Bank	East West Bank
TriState Capital Bank	TriState Capital Bank	TriState Capital Bank	Citibank, National Association.
UMB Bank, National Association	UMB Bank, National Association	UMB Bank, National Association	Truist Bank
Truist Bank	Wells Fargo Bank, National Association	Wells Fargo Bank, National Association	Wells Fargo Bank, National Association
Centennial Bank	Centennial Bank	Centennial Bank	Centennial Bank

CO, IA, IN, KS, MO, NE, NM, OK, WI	DC, GA, HI, MA, MD, MI, MT, TN, UT, WY	AK, AL, ID, IL, KY, ND, NJ, OH, SC, SD, VA	AR, AZ, CT, LA, MN, MS, NC, NV, OR, PR, WV, All Other
UBS Bank USA	UBS Bank USA	UBS Bank USA	UBS Bank USA
Citibank, National Association.	State Street Bank and Trust Company	State Street Bank and Trust Company	TriState Capital Bank
State Street Bank and Trust Company	TriState Capital Bank	UMB Bank, National Association	State Street Bank and Trust Company
Wells Fargo Bank, National Association	Truist Bank	Customers Bank	Wells Fargo Bank, National Association
HSBC Bank USA, National Association	Customers Bank	Citibank, National Association.	HSBC Bank USA, National Association
Customers Bank	Wells Fargo Bank, National Association	HSBC Bank USA, National Association	Customers Bank
East West Bank	Citibank, National Association.	East West Bank	Truist Bank
TriState Capital Bank	UMB Bank, National Association	TriState Capital Bank	Citibank, National Association.
UMB Bank, National Association	East West Bank	Wells Fargo Bank, National Association	UMB Bank, National Association
Centennial Bank	Centennial Bank	Centennial Bank	Centennial Bank

\* In the event of delay due to unforeseen circumstances, these changes will become effective as soon as feasible after this date.

# Important information regarding changes to your UBS Insured Sweep Program

## Important changes to the UBS Insured Sweep Program

As part of the UBS Insured Sweep Program (the “UBS-ISP”), your cash balances in an eligible UBS account are swept to deposit accounts at institutions insured by the Federal Deposit Insurance Corporation (“FDIC”). This notice contains information regarding changes to the UBS-ISP.

### What is changing

- Bank List. Effective August 13, 2024,<sup>1</sup> the list of banks (“Bank Priority List”) at which we make deposits through the UBS-ISP will be updated. The revised Bank Priority List is included below for your reference, and on the effective date, will be available at [ubs.com/bankprioritylists](https://ubs.com/bankprioritylists). This version of the Bank Priority List will supersede any previous versions and is subject to change at any time.

### What is not changing

Your deposits will continue to be insured by the FDIC up to the maximum limits allowed by law. Information and tools describing how deposit insurance coverage works are provided by the FDIC at [fdic.gov](https://fdic.gov) or by calling 877-ASK-FDIC or 800-925-4618 for the hearing impaired. For additional information on the Program, please refer to the “UBS FDIC-Insured Deposit Program Disclosure Statement” section (“Disclosure Statement”) of the *Important Information About Your Account Upgrade*. The Disclosure Statement describes how the Program works, the eligibility requirements, FDIC insurance, and your relationship with UBS and the banks participating in the Program. The current version of the Disclosure Statement is also available at [ubs.com/sweepyields](https://ubs.com/sweepyields).

<sup>1</sup> In the event of delay due to unforeseen circumstances, these changes will become effective as soon as feasible after this date.

# UBS ISP Bank Priority Lists

Effective August 13, 2024\*

## Retail Accounts

<b>CT, NY</b>	<b>DC, DE, MA, MD, ME, NH, NJ, RI, VA, VT</b>	<b>FL, GA</b>	<b>AL, LA, MS, NC, SC, TX, WV</b>
UBS Bank USA	UBS Bank USA	UBS Bank USA	UBS Bank USA
Goldman Sachs Bank	Goldman Sachs Bank	Goldman Sachs Bank	Goldman Sachs Bank
American Express National Bank	American Express National Bank	American Express National Bank	American Express National Bank
Citibank, National Association	Truist Bank	Banc of California	The Huntington National Bank
Truist Bank	Citibank, National Association	Barclays Bank Delaware	Citibank, National Association
Barclays Bank Delaware	Barclays Bank Delaware	Citibank, National Association	Barclays Bank Delaware
Banc of California	Banc of California	The Huntington National Bank	Truist Bank
The Huntington National Bank	CIBC Bank USA	Associated Bank, National Association	Banc of California
HSBC Bank USA	The Huntington National Bank	CIBC Bank USA	HSBC Bank USA
Associated Bank, National Association	Associated Bank, National Association	Truist Bank	Associated Bank, National Association
Synovus Bank	HSBC Bank USA	HSBC Bank USA	CIBC Bank USA
CIBC Bank USA	EagleBank	EagleBank	EagleBank
EagleBank	Synovus Bank	Synovus Bank	Synovus Bank
Valley National Bank	Valley National Bank	Valley National Bank	Valley National Bank
Forbright Bank	Forbright Bank	Forbright Bank	Forbright Bank

<b>AR, IA, IL, IN, KS, KY, MI, MN, MO, NE, OH, PA, TN, WI</b>	<b>AZ, CO, ID, ND, MT, NM, NV, OK, OR, SD, UT, WA, WY</b>	<b>CA</b>	<b>AK, HI, PR, VI, Other</b>
UBS Bank USA	UBS Bank USA	UBS Bank USA	UBS Bank USA
Citibank, National Association	Citibank, National Association	Truist Bank	Citibank, National Association
American Express National Bank	Goldman Sachs Bank	American Express National Bank	Goldman Sachs Bank
The Huntington National Bank	American Express National Bank	Citibank, National Association	American Express National Bank
Truist Bank	Banc of California	Banc of California	Banc of California
Goldman Sachs Bank	Truist Bank	Goldman Sachs Bank	Barclays Bank Delaware
CIBC Bank USA	Barclays Bank Delaware	Barclays Bank Delaware	HSBC Bank USA
Banc of California	CIBC Bank USA	The Huntington National Bank	Truist Bank
Barclays Bank Delaware	HSBC Bank USA	Associated Bank, National Association	CIBC Bank USA
Associated Bank, National Association	Associated Bank, National Association	HSBC Bank USA	Associated Bank, National Association
HSBC Bank USA	The Huntington National Bank	CIBC Bank USA	The Huntington National Bank
EagleBank	EagleBank	Synovus Bank	EagleBank
Synovus Bank	Synovus Bank	EagleBank	Synovus Bank
Valley National Bank	Valley National Bank	Valley National Bank	Valley National Bank
Forbright Bank	Forbright Bank	Forbright Bank	Forbright Bank

## Retirement Accounts

<b>CT, NY</b>	<b>DC, DE, MA, MD, ME, NH, NJ, RI, VA, VT</b>	<b>FL, GA</b>	<b>AL, LA, MS, NC, SC, TX, WV</b>
UBS Bank USA	UBS Bank USA	UBS Bank USA	UBS Bank USA
The Huntington National Bank	Goldman Sachs Bank	American Express National Bank	Goldman Sachs Bank
Goldman Sachs Bank	Truist Bank	Barclays Bank Delaware	Truist Bank
American Express National Bank	Citibank, National Association	Citibank, National Association	Forbright Bank
Truist Bank	Banc of California	Banc of California	Citibank, National Association
Citibank, National Association	American Express National Bank	Truist Bank	Banc of California
Banc of California	Forbright Bank	Goldman Sachs Bank	Associated Bank, National Association
Associated Bank, National Association	Associated Bank, National Association	HSBC Bank USA	Barclays Bank Delaware
Barclays Bank Delaware	Barclays Bank Delaware	CIBC Bank USA	Synovus Bank
Synovus Bank	Synovus Bank	Associated Bank, National Association	HSBC Bank USA
HSBC Bank USA	HSBC Bank USA	Synovus Bank	CIBC Bank USA
Forbright Bank	EagleBank	Forbright Bank	American Express National Bank
EagleBank	CIBC Bank USA	EagleBank	EagleBank
CIBC Bank USA	Valley National Bank	Valley National Bank	Valley National Bank
Valley National Bank	The Huntington National Bank	The Huntington National Bank	The Huntington National Bank

<b>AR, IA, IL, IN, KS, KY, MI, MN, MO, NE, OH, PA, TN, WI</b>	<b>AZ, CO, ID, ND, MT, NM, NV, OK, OR, SD, UT, WA, WY</b>	<b>CA</b>	<b>AK, HI, PR, VI, Other</b>
UBS Bank USA	UBS Bank USA	UBS Bank USA	UBS Bank USA
American Express National Bank	Goldman Sachs Bank	Goldman Sachs Bank	Goldman Sachs Bank
Goldman Sachs Bank	Forbright Bank	Forbright Bank	Forbright Bank
Citibank, National Association	Truist Bank	Truist Bank	Truist Bank
Truist Bank	Citibank, National Association	Citibank, National Association	Citibank, National Association
Forbright Bank	Banc of California	Banc of California	Banc of California
Banc of California	Associated Bank, National Association	Associated Bank, National Association	Associated Bank, National Association
Associated Bank, National Association	Barclays Bank Delaware	Barclays Bank Delaware	Barclays Bank Delaware
Barclays Bank Delaware	Synovus Bank	Synovus Bank	Synovus Bank
Synovus Bank	HSBC Bank USA	HSBC Bank USA	HSBC Bank USA
HSBC Bank USA	EagleBank	EagleBank	EagleBank
EagleBank	American Express National Bank	American Express National Bank	American Express National Bank
CIBC Bank USA	CIBC Bank USA	CIBC Bank USA	CIBC Bank USA
Valley National Bank	Valley National Bank	Valley National Bank	Valley National Bank
The Huntington National Bank	The Huntington National Bank	The Huntington National Bank	The Huntington National Bank

### **Business Accounts**

<b>CT, NY</b>	<b>DC, DE, MA, MD, ME, NH, NJ, RI, VA, VT</b>	<b>FL, GA</b>	<b>AL, LA, MS, NC, SC, TX, WV</b>
UBS Bank USA	UBS Bank USA	UBS Bank USA	UBS Bank USA
Truist Bank	Truist Bank	Banc of California	Truist Bank
Synovus Bank	Citibank, National Association	Truist Bank	Banc of California
HSBC Bank USA	EagleBank	Synovus Bank	Citibank, National Association
Banc of California	Synovus Bank	HSBC Bank USA	Synovus Bank
EagleBank	Banc of California	The Huntington National Bank	HSBC Bank USA
The Huntington National Bank	HSBC Bank USA	CIBC Bank USA	Barclays Bank Delaware
Citibank, National Association	Barclays Bank Delaware	Citibank, National Association	The Huntington National Bank
CIBC Bank USA	The Huntington National Bank	EagleBank	EagleBank
Barclays Bank Delaware	CIBC Bank USA	Barclays Bank Delaware	CIBC Bank USA
Associated Bank, National Association	Associated Bank, National Association	Associated Bank, National Association	Associated Bank, National Association
Valley National Bank	Valley National Bank	Valley National Bank	Valley National Bank
Forbright Bank	Forbright Bank	Forbright Bank	Forbright Bank

<b>AR, IA, IL, IN, KS, KY, MI, MN, MO, NE, OH, PA, TN, WI</b>	<b>AZ, CO, ID, ND, MT, NM, NV, OK, OR, SD, UT, WA, WY</b>	<b>CA</b>	<b>AK, HI, PR, VI, Other</b>
UBS Bank USA	UBS Bank USA	UBS Bank USA	UBS Bank USA
Truist Bank	Truist Bank	Truist Bank	Truist Bank
Citibank, National Association	Synovus Bank	Synovus Bank	HSBC Bank USA
Banc of California	Citibank, National Association	EagleBank	Barclays Bank Delaware
Synovus Bank	Banc of California	Citibank, National Association	Citibank, National Association
The Huntington National Bank	Barclays Bank Delaware	Banc of California	Synovus Bank
CIBC Bank USA	EagleBank	Barclays Bank Delaware	EagleBank
Barclays Bank Delaware	CIBC Bank USA	The Huntington National Bank	CIBC Bank USA
EagleBank	Associated Bank, National Association	HSBC Bank USA	Banc of California
Associated Bank, National Association	HSBC Bank USA	Associated Bank, National Association	The Huntington National Bank
HSBC Bank USA	The Huntington National Bank	CIBC Bank USA	Associated Bank, National Association
Valley National Bank	Valley National Bank	Valley National Bank	Valley National Bank
Forbright Bank	Forbright Bank	Forbright Bank	Forbright Bank