

# Truist Institutional Capital Deposit Option

### Features:

- An FDIC-insured, interest bearing collateralized deposit account for funds awaiting disbursement
- Can be used as a short-term deposit or investment vehicle, or as a permanent deposit or investment vehicle
- Designed to provide income while preserving capital, with a high level of liquidity
- Funds deposited or invested in the account are taxable and considered Truist Bank deposits

### Benefits:

- Funds insured subject to applicable FDIC rules and regulations—up to applicable limits, and collateralized above FDIC limits to meet trust requirements
- Collateral is comprised of U.S. bonds or obligations, and or bonds or obligations guaranteed as to principal and interest by the U.S.
- Can be designated as 'sweep' vehicle for qualifying accounts, and accommodates trades later in the day than most traditional money market mutual funds (late-day sweep cutoff time of 4 p.m. EST)
- Funds earn interest until other deposit, investment or disbursement instructions are received and executed

### Rate Information:

Designed to provide a competitive short-term deposit or investment rate of return; the interest rate is set by Truist Bank and subject to change daily.

The rate for this deposit option is **3.55%** until May 1, 2026.

### Investment and insurance products: are not FDIC or any other government agency insured • are not bank guaranteed • may lose value

Truist and its representatives do not provide tax or legal advice. You should consult your individual tax or legal professional before taking any action that may have tax or legal consequences.

Truist Corporate Trust and Escrow Services Collateralized Public Funds Plus Deposit Option is a marketing name used by Truist Financial Corporation. Services offered by the following affiliates of Truist Financial Corporation: Banking products and services, including loans and deposit accounts, are provided by SunTrust Bank and Branch Banking and Trust Company, both now Truist Bank, Member FDIC. Trust and investment management services are provided by SunTrust Bank and Branch Banking and Trust Company, both now Truist Bank, and SunTrust Delaware Trust Company. Securities, brokerage accounts and/or insurance (including annuities) are offered by Truist Investment Services, Inc., and P.J. Robb Variable Corp., which are each SEC registered broker-dealers, members FINRA, SIPC, and a licensed insurance agency where applicable. Life insurance products are offered through Truist Life Insurance Services, a division of Crump Life Insurance Services, Inc., AR

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