

SEI New ways.
New answers.®

We're here to help.

Our client experience team is ready to answer your questions and handle your needs as quickly and effectively as possible. We are available Monday through Friday, 8:30 a.m.-10:00 p.m. ET. And, you may access your account online any time.


When you need account assistance, you can reach us by phone, toll-free, at 866.792.5412, or by email at clientsvc@seicashaccess.com.

Please visit us at www.seicashaccess.com for additional details, disclosures and our Schedule of Fees.

To help maintain the security of your financial information, please do not include your account number or Social Security number in email correspondence.

**Refer to our website for product specific information.*

***Deposits are subject to the Bank's Funds Availability policy. Special rules may apply to new accounts. For details, visit our website and navigate to "Disclosures and Privacy Practices."*



**Deposit Account Overview:
Easy and Convenient Access to Your Money —
When and Where You Need It**

Thank you for choosing SEI Cash Access,
a relationship you can trust.

QUICK REFERENCE

ABA Routing Number: 031101114

Website: www.seicashaccess.com

Client Experience Phone: 866.792.5412 (toll-free)

Client Experience Fax: 302.791.5792

Client Experience Email: clientsvc@seicashaccess.com

409 Silverside Road, Suite 105, Wilmington, DE 19809

Banking services provided by The Bancorp Bank.



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Managing Your Finances Has Just Gotten Easier

SEI Cash Access makes it simple for you to manage your finances any time and from anywhere around the world. Your account offers:*

- FDIC-insured deposits
- Visa® debit card with domestic and international ATM access
- Free standard checks and unlimited check writing on checking accounts
- Online bill payment, Funds Transfer, account alerts and many other convenient online tools

Comprehensive Online Banking

We encourage you to visit us at www.seicashaccess.com and take advantage of all the conveniences of online banking. Log in and:

- View your current balance and transaction history
- Print forms and find mailing addresses
- Pay bills online
- Transfer money between your account with us and your accounts at other banks

Note: Accounts must be like-titled, and certain restrictions apply. See our website for details.

- Transfer money between your SEI Cash Access Account (“CAA”) and your linked SEI Private Trust Company (“SPTC”) investment account

Note: Certain restrictions apply.

- Manage alerts, order supplies and access other account services
- Access your account statements (if you sign up for online statements)
- View images of your cleared checks
- Download banking transactions to Quicken® software or to a spreadsheet

Fast and Easy Account Access

It's as easy to access your money as it is to deposit it. Several methods are listed below.

✓ Debit Card and ATM Access

Your SEI Cash Access debit card can be used for point-of-sale transactions wherever Visa® is accepted. You also may use your card to make domestic and international withdrawals from any ATM using the Visa®, PLUS®, STAR® or NYCE® network (international conversion fees may apply).

✓ Unlimited Check Writing

Your account offers unlimited check writing on checking accounts. You may order more standard style checks, free of charge, online or by calling our client experience team.

✓ Online Transfers

Our Funds Transfer service allows you to seamlessly link your external accounts to your account with us. You can easily move money to and from an account at another bank one transaction at a time, or on a recurring schedule. To get started, log in to your account and navigate to “My Accounts > Funds Transfer > Manage External Accounts.”

✓ Online Bill Pay

Use our online service to pay bills quickly and conveniently – whenever and wherever your schedule permits. Payments are made on the date you specify. To pay bills online, log in to your account and navigate to “My Accounts > Make Payments.”

✓ Mobile Banking

You're on the go and so are we. Our mobile app lets you enjoy the convenience of banking anytime, anywhere from your smartphone or tablet. Use this secure app to view your account activity, transfer funds, pay bills and deposit checks. This app is supported on most mobile devices and is available on the Apple App Store, Google Play or Amazon. You must first enroll your account for online banking before using mobile banking. For more information on enrolling your account for online banking, go to our “Getting Online Guide” available on our banking website.

✓ **Wires**

The safest and fastest way to move large sums of money is by wire transfer. Send us your instructions on a completed Domestic or International Wire Transfer Form.

Note: If you are wiring funds from a business or trust account, or if you have an individual/joint account and want to authorize a third party to send wires on your behalf or send telephone wires, a completed Wire Transfer Agreement must be on file with the Bank.

Convenient Deposits

We offer a variety of easy ways to make deposits.** Several are mentioned below.

✓ **Mobile Deposits**

Depositing checks to your account is as easy as taking a picture with our banking app and the camera on your mobile device. The mobile deposit feature is secure and it saves you a trip to the ATM. Log on to your account with your mobile device, go to Check Deposit, and follow the instructions. You must first enroll your account for online banking before using the mobile deposit feature. For more information on enrolling your account for online banking, go to our “Getting Online Guide” available on our banking website.

✓ **Transfers from Your Linked SPTC Investment Account**

Your CAA is linked to your SPTC investment account for initial account funding, monthly sweeps, overdraft protection and the manual transfer of funds.

✓ **Online Transfers**

You can easily move money between like-titled accounts at other banks or your credit card and your account with us through our exclusive Funds Transfer service. Log in to your account, navigate to “My Accounts > Funds Transfer > Manage External Accounts,” and register your external bank account or credit card. Transfers can be one-time or recurring.

✓ **Direct Deposit**

Direct deposit is a safe, convenient and fast way to receive deposits. Regularly scheduled payments such as your salary, Social Security benefits, pension payments and/or interest dividends may be deposited electronically to your account. To set up direct deposit, complete a Direct Deposit Authorization Form and send it to the entity that will be depositing the funds to your account.

✓ **Checks and Money Orders**

• **Postage-Paid Mail**

You may use our postage-paid envelopes to make deposits through the U.S. mail free of charge. Additional envelopes may be ordered online or through our client experience team. We do not accept cash for deposit. Please mail deposits to:

SEI Cash Access
Attn: Deposit Operations
P.O. Box 15329
Wilmington, DE 19885-5329

✓ **Wires**

Wire transfers are the safest and fastest way to make large deposits. Be sure to provide the sender with our ABA routing number, the name on your account and your account number with us.

Automatic Sweeps

On the first business day after account opening and on the 20th day of each month (or the first business day thereafter), a funds transfer will be automatically initiated to or from your CAA to restore your CAA balance to the target minimum/maximum you set on your initial account application.

If your CAA balance is lower than your target minimum amount, we will sweep funds from your linked SPTC account to your CAA to bring your checking account balance up to the target minimum. The automatic transfer to your CAA will pull from the money market assets in your linked SPTC account (excludes DCA) and will place trades, if necessary.

Note: Certain mutual funds and other assets held at SPTC cannot be liquidated to satisfy the target minimum.

If your CAA balance is higher than your target maximum amount, we will sweep funds from your CAA to your linked SPTC account to bring your checking account balance down to the target maximum.

Sweeps occur automatically, with no action required on your part. Should your monthly financial plan change, the minimum and maximum target balances may be adjusted accordingly.

Please consult your advisor or financial professional for more information or to change your target minimum/maximum.

CAA/SPTC Manual Transfers

You also may initiate manual transfers between your CAA and your linked SPTC account. Manual transfers take place each business day and are only made from cash available at that time (excludes DCA).

To initiate a manual transfer, log in to your account at www.seicashaccess.com, navigate to “My Accounts > Funds Transfer > Make a Transfer,” and provide the requested information.

Overdraft Protection

Overdrafts to your CAA will be satisfied from your various accounts in the following order:

1. Securities Backed Line of Credit, if applicable
2. Money market assets in linked SPTC account (includes DCA)

Note: Non-money market mutual funds or other assets held at SPTC cannot be liquidated to satisfy an overdraft.

If the amount cannot be satisfied, your item will be returned and you may be charged a fee in accordance with our Schedule of Fees.