

UNDERSTANDING *ProCash Plus*

APRIL 2007

ProCash Plus is an asset management tool that we provide for all of our clients that combines all of ones banking and brokerage needs into one convenient account.

Features of ProCash Plus

Fund Access. You have the ability to write an unlimited number of checks with no minimum per check amount. One can also make purchases and access cash at automated teller machines with a Gold or Platinum MasterCard debit card worldwide.

Daily Cash Sweep. Each day your uninvested cash is automatically swept into your choice of one of several taxable or tax-free money market funds or an FDIC insured deposit account.

Borrowing Power. Margin account clients can use their borrowing power to automatically cover check or MasterCard purchases that exceed their cash or money fund balance.

Dividend Reinvestment. You may increase your earning potential by automatically reinvesting dividends in full and fractional shares of the same security at no additional cost.

Direct Deposit. You may utilize this time-saving feature for direct deposit of your salary, tax refunds, or Social Security and pension distributions.

Expense Tracking. Your clients can track their expenses by category and will receive a convenient year-end summary that simplifies tax preparation.

Online Bill Payment and Presentment Service. For a nominal fee, BillSuite enables you to view manage and pay your bills from your ProCash Plus account online 24 hours a day, 7 days a week. BillSuite combines electronic and paper bills in a single location, so you may receive all of your bills online.

Loyalty Program. For a nominal fee, RewardSuite offers reward options, including; air travel, travel-related gift certificates, gift cards to national dining and retail establishments, or up to one percent cash back on eligible purchases credited to your ProCash Plus account.

Account Support. You will enjoy a 24-hour account support through CashCall by dialing (800) 547-7008. This automated voice-response service offers immediate access to important account information including balances, deposit and withdrawal activity, and checking and debit card transaction information.

Funds Transfer System. EasyPay is a convenient, easy-to-use method of transferring funds from a checking account to a brokerage account; this allows for one to promptly pay for security purchases and transfer funds for future investments.

Comprehensive Account Summary. This provides you with the ability to consolidate your brokerage account statements sharing the same mailing address into one package with SelectLink. You will also receive an easy-to-read summary of their account information for linked brokerage accounts or by household.

For more detailed information and instructions on enrollment please contact Matthew Markowski at (888)950-0940.