



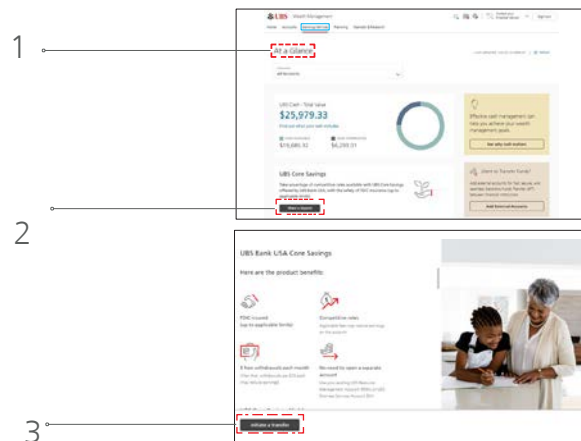
Easy access to your savings— anytime, anywhere

UBS Bank USA Core Savings (UBS Core Savings) can help you meet your short-term cash needs while you pursue your longer-term financial goals. With convenient 24/7 online access you can deposit and withdraw from UBS Bank USA Core Savings within minutes on UBS Online Services or the UBS Wealth Management app.* [View our video tutorial](#) to make a deposit into or withdrawal from UBS Bank USA Core Savings or review the step-by-step instructions below. **Note:** Only non-advisory clients can execute online deposits/withdrawals.

Make a deposit

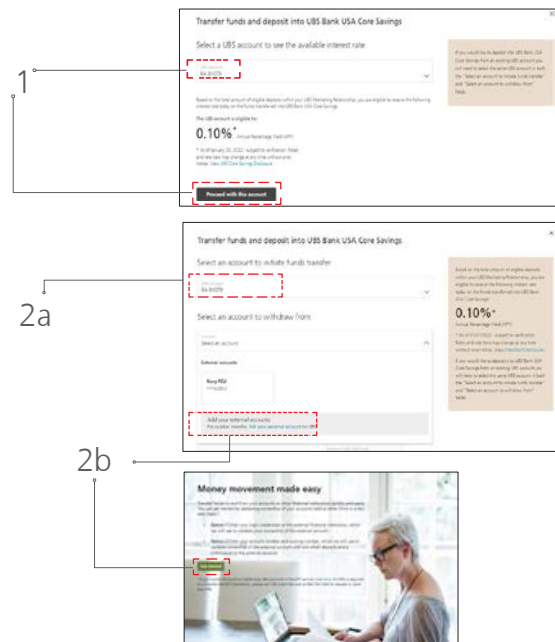
Step 1: Login

1. Login to OLS or the UBS Wealth Management app > Banking Services > [At a Glance](#).
2. Select **“Make a Deposit.”**
3. Select **“Initiate a Transfer”** on the bottom of the screen.



Step 2: Select accounts

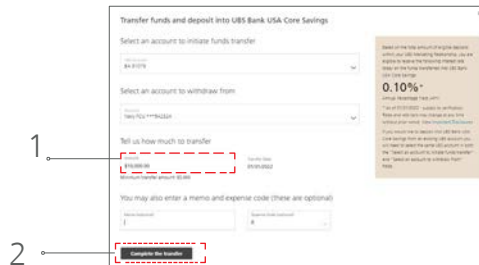
1. Select the existing UBS account which you would like to use to transfer funds into and navigate to **“Proceed with this account.”**
2. Select the account you would like to move funds from. Options include:
 - a. Existing UBS account/Existing linked external account or
 - b. [View the EFT tutorial video](#) for instructions on how to link your external account.



* Enroll in UBS Online Services (OLS), visit ubs.com/ols. If you need help with any UBS digital tools or access, contact your UBS Financial Advisor, or e-mail onlineservices@ubs.com. You can also call 888-279-3343. For your convenience, download the [UBS wealth management app](#) (available for [iOS](#) and [Android](#)) on the [Apple App Store](#) or the [Google App Store](#).

Step 3: Complete deposit

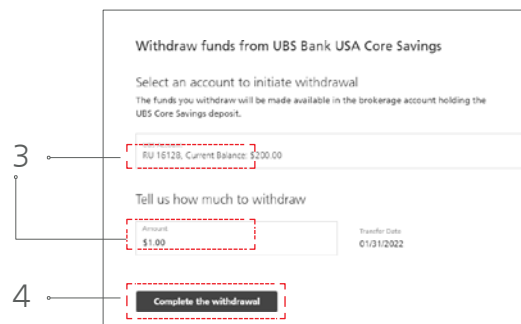
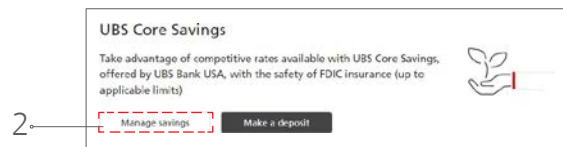
1. Enter the amount once the accounts are selected.
2. **Complete the Transfer.**



Make a withdrawal

Step 1: Login

1. Login to OLS or the UBS Wealth Management app> Banking Services > At a Glance.
2. Navigate to **“Manage savings.”**
3. **“Select an account to initiate the withdrawal” and “Enter withdrawal amount.”**
4. Select an account, enter amount and click on **“Complete the withdrawal.”**



About UBS Financial Services Inc.

The Resource Management Account (RMA), Business Services Account BSA and International Resource Management Account (IRMA) are brokerage accounts 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. These accounts provide access to cash management services through arrangements with affiliated banks and other third-party banks, and provide access to insurance and annuity products issued by unaffiliated third-party insurance companies through insurance agency subsidiaries of UBS Financial Services Inc. UBS Financial Services Inc. is not a bank.

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

UBS Financial Services Inc. is a subsidiary of UBS Group AG. Member FINRA. Member SIPC.

About UBS Bank

UBS Bank is a member of the Federal Deposit Insurance Corporation (FDIC). Funds on deposit at UBS Bank are insured by the FDIC up to the maximum limits allowed by law. You are responsible for monitoring the total amount of deposits at UBS Bank.

UBS Bank USA Core Savings deposits are made through an account at UBS Financial Services Inc., an affiliate of UBS Bank. UBS Financial Services Inc., as your agent and custodian, will open a deposit account with UBS Bank. Certain advisory accounts, non-resident aliens and financial institutions are not eligible for UBS Bank USA Core Savings. For more information, please see the UBS Bank USA Core Savings Disclosure Statement available at ubs.com/coresavingsdisclosure or contact your Financial Advisor. UBS Bank USA Core Savings is not intended for clients who need frequent access to their funds. For non-advisory accounts, UBS Financial Services Inc. will charge \$25 for each withdrawal in excess of ten (10) withdrawals in a calendar month. For advisory accounts, if you make more than ten (10) withdrawals in any month, your entire UBS Bank USA Core Savings position (principal plus accrued interest) will be liquidated at the eleventh (11th) withdrawal and deposited in your advisory account. Your funds will not automatically go back into UBS Bank USA Core Savings the next month. Ask your Financial Advisor to transfer funds back if you want to deposit again. 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. Any applicable fees will be posted to your account at UBS Financial Services Inc. the business day following the excess withdrawal, and may reduce your earnings. You may incur a withdrawal fee or your position may be liquidated, as applicable, even if the withdrawal is involuntary such as if a withdrawal is made by UBS Financial Services Inc. to meet a margin call.

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