Disclosure Statement Addendum for UBS Bank USA, N.A. Rate-Linked Certificates of Deposit

This addendum applies to Rate-Linked Certificates of Deposits ("**CDs**") issued by UBS Bank USA, N.A. ("**UBS Bank**") and made available through UBS Bank's affiliated broker-dealer, UBS Financial Services Inc. Please read this addendum in conjunction with the *Rate-Linked Certificates of Deposit Disclosure Statement* ("**Disclosure Statement**") and the *Disclosure Statement Supplement* applicable to your CDs ("**Supplement**").

Deposit Insurance
The CDs are eligible for deposit insurance provided by the Federal Deposit Insurance Corporation ("**FDIC**") in an amount up to $250,000 (including principal and accrued interest) per depositor for each insurable ownership capacity in which you hold the deposits. For purposes of FDIC insurance coverage, your CDs will be aggregated with your other deposit balances at UBS Bank, including deposit balances in UBS Cash Reserve and deposits held through the UBS Bank Sweep Program.

You are responsible for monitoring the total amount of your deposits at UBS Bank in order to determine the extent of FDIC deposit insurance coverage. Funds in excess of the applicable FDIC insurance limit are not insured and are subject to the risk based on the financial condition of UBS Bank. You are also responsible for reviewing the financial condition of UBS Bank to determine if the CDs are appropriate for you. For more information, please visit ffiec.gov/ubpr.htm.

The FDIC deposit insurance only covers interest or other supplemental amounts that are fully ascertainable and have accrued on the books and records of UBS Bank through the date the FDIC was appointed as conservator or receiver, therefore interest or other supplemental amounts that would accrue on or after such date would not be covered by FDIC deposit insurance. As a result, the amount you could receive pursuant to FDIC deposit insurance may be less than the full amount that would otherwise be payable on the CD.

FDIC deposit insurance only covers the failure of an insured bank. UBS Financial Services Inc. is not an FDIC-insured bank. Certain conditions must be satisfied for pass-through FDIC deposit insurance coverage to apply to clients' funds placed by UBS Financial Services Inc. at UBS Bank. In the unlikely event that UBS Bank becomes insolvent, UBS Financial Services Inc. is not responsible for any uninsured deposits.

You should carefully review the section in the Disclosure Statement entitled "Deposit Insurance" for more information about FDIC insurance.

Crediting at Maturity; UBS Cash Reserve
Your CDs will mature on the date indicated in the Supplement. Upon maturity, the principal will automatically be deposited into UBS Cash Reserve ("**rollover**"), if eligible, and any accrued but unpaid interest or other applicable supplemental amount, if any, will be paid out in cash. You can opt out of this rollover at any time prior to maturity or withdraw your deposit balances from UBS Cash Reserve at any time after maturity, by contacting your Financial Advisor.

UBS Cash Reserve is a deposit account at UBS Bank that is eligible for FDIC deposit insurance up to applicable limits. You can opt out of this rollover at any time prior to maturity, or withdraw your deposit from UBS Cash Reserve at any time after the rollover, by contacting your Financial Advisor at UBS Financial Services Inc. This section supplements the "Payment at Maturity" section of the Disclosure Statement.

Please carefully review the *UBS Cash Reserve Disclosure Statement*, which we provided to you with this addendum. It is also available at http://ubs.com/cashreservedisclosure or by contacting your Financial Advisor.

UBS Cash Reserve is not intended for clients who need to have frequent access to their funds. UBS Financial Services Inc. will charge you a fee of $25 for each withdrawal that you make from UBS Cash Reserve in excess of ten (10) in a calendar month. You may incur a withdrawal fee even if the withdrawal is involuntary, such as if a withdrawal is made by UBS Financial Services Inc. to meet a margin call.

Please contact your Financial Advisor if you have questions about your CDs.

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