

Bank Deposit Sweep Program (BDSP)

As referenced in the Disclosure Document, we earn a fee on BDSP equal to a percentage of the average daily deposit balance within that program. This BDSP fee will in almost all circumstances be substantially greater than the amount of interest customers earn from the same balances. As such, we receive a substantially higher percentage of the interest generated by deposit balances in the BDSP than the interest credited to our customers' accounts.

The table below represents the BDSP fee received by us for the quarter and year stated. We will update this table on a quarterly basis in order to provide you with information related to the fees we have historically collected with respect to BDSP.

Year	Quarter	BDSP Fee*
2024	Q3	3.87%
	Q2	4.19%
	Q1	4.27%
2023	Q4	4.08%
	Q3	4.17%
	Q2	3.95%
	Q1	3.36%
2022	Q4	1.85%
	Q3	1.79%
	Q2	0.59%
	Q1	0.18%

*Expressed as a percentage based on average cash in BDSP

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