
Account Information

Activity with respect to a Deposit Account, including the Program Banks in which your funds are invested and the interest rate paid to you, will appear on your periodic DBSI brokerage account statement. For each statement period, your DBSI brokerage account statement will reflect: (i) all deposits to and withdrawals from a Deposit Account; (ii) the opening and closing balances of a Deposit Account; (iii) interest earned on Deposit Account balances; and (iv) the detail of balances held in a Deposit Account at each Program Bank.

You may contact your DBSI Relationship Manager to obtain information about the IDP deposits, including balances held on the books of each Program Bank, activity in the Deposit Account and the current interest rate paid to you.

Waiver of Confidentiality

You expressly give consent for federal or state bank and securities regulators to access your customer account information for audit and review purposes.

Withdrawals

All withdrawals necessary to satisfy debits in your brokerage or transaction accounts are made by Pershing as your agent. For example, a debit is created when you purchase securities or request withdrawal of funds from your brokerage account or when you write a check, or otherwise withdraw funds, such as through an Automated Clearing House. Checks written on your brokerage account are not drawn directly against the amounts deposited for you at any of the Program Banks, but the money is transferred back from the Program Banks to DBTCA as Settlement Bank and then to Pershing, and then used to satisfy your debit through the IDP.

The funds necessary to satisfy debits in your DBSI securities account will first be obtained from free credit balances in your brokerage account, if any, and then withdrawals will be made from the IDP.

Federal banking regulations require the Program Banks to reserve the right to require seven days prior notice before permitting a transfer of funds out of the Deposit Accounts. The Program Banks have indicated that they presently have no intention of exercising this right, but may exercise this right in the future.

Account Protection—SIPC Protection and FDIC Insurance Coverage

Cash balances deposited into the Program Banks are not covered by SIPC, which provides certain protection for cash and securities held in your brokerage account. Instead, cash deposits in the IDP are covered by insurance from the Federal Deposit Insurance Corporation, up to the FDIC Insurance Limitation. Deposits in the Deposit Account(s) are obligations of the respective Program Bank(s) in which such deposits are held. DBSI, Pershing, or any of their respective affiliates do not guarantee in any way the financial condition of any Program Bank or the accuracy of any publicly available financial information concerning a Program Bank, nor are they responsible for any insured or uninsured portion of any cash deposited with any Program Bank.

In order to make sure you have adequate coverage under federal law, please carefully review the section entitled "Information about FDIC Insurance" below, which describes the amount of coverage available and your responsibility to monitor amounts deposited in the Program Banks through the IDP and through other means.

Information About FDIC Insurance

The Deposit Accounts at the Program Banks are insured by the FDIC, an independent agency of the U.S. government. In the event a Program Bank fails, the FDIC generally provides a maximum amount of insurance (the "FDIC Insurance Limitation"), including principal and accrued interest to the day the Program Bank is closed. The FDIC Insurance Limitation applies to the amounts held for your benefit in each Deposit Account plus all other deposits held by you in the same capacity at the same Program Bank. The FDIC Insurance Limitation is currently \$250,000 per Program Bank.

The IDP program uses multiple Program Banks in an effort to maximize the FDIC insurance coverage of your deposits over the FDIC Insurance Limitation per Program Bank. However, as discussed previously, the maximum amount of FDIC insurance coverage for your IDP deposits is \$2.5 million for each category of legal ownership. Any deposits over the \$2.5 million maximum are automatically swept into an Excess Bank. The combined total of all your deposits at a specific Program Bank, including any deposits you hold at the same Program Bank outside of the IDP, may be subject to the FDIC Insurance Limitation. FDIC insurance generally will not cover amounts over the applicable FDIC Insurance Limitation that you have on deposit with any particular Program Bank. Please refer to the list of Program Banks and the exact amount of