

Lowest Performing Underlying: The Underlying with the lowest Underlying Return.

Underlying Return: For each Underlying, the lesser of (i) zero and (ii) an amount calculated as follows:

$$\frac{\text{Final Level} - \text{Initial Level}}{\text{Initial Level}}$$

Initial Level: For each Underlying, the closing level of such Underlying on the Trade Date. In the event that the closing level for any Underlying is not available on the Trade Date, the Initial Level for such Underlying will be determined on the immediately following trading day on which a closing level is available.

Final Level: For each Underlying, the closing level of such Underlying on the Valuation Date.

Valuation Date: October 19, 2020, subject to postponement as set forth in any accompanying product supplement under "Description of the Securities—Postponement of calculation dates."

Maturity Date: October 22, 2020, subject to postponement as set forth in any accompanying product supplement under "Description of the Securities—Postponement of calculation dates." If the Maturity Date is not a business day, the Redemption Amount will be payable on the first following business day, unless that business day falls in the next calendar month, in which case payment will be made on the first preceding business day.

CUSIP: 22551LFJ4

Key Dates: Each Observation Date and Contingent Coupon Payment Date is set forth in the table below. The Key Dates are subject to postponement as set forth in any accompanying product supplement under "Description of the Securities—Postponement of calculation dates."

Observation Dates	Contingent Coupon Payment Dates
January 16, 2019	January 22, 2019
April 16, 2019	April 22, 2019
July 17, 2019	July 22, 2019
October 17, 2019	October 22, 2019
January 16, 2020	January 22, 2020
April 17, 2020	April 22, 2020
July 17, 2020	July 22, 2020
Valuation Date	Maturity Date

You may revoke your offer to purchase the securities at any time prior to the time at which we accept such offer on the date the securities are priced. We reserve the right to change the terms of, or reject any offer to purchase the securities prior to their issuance. In the event of any changes to the terms of the securities, we will notify you and you will be asked to accept such changes in connection with your purchase. You may also choose to reject such changes in which case we may reject your offer to purchase.