

RBC Cash Services Summary

<p>VISA® Debit Card</p> <ul style="list-style-type: none"> ■ Access to funds in account via ATM, teller or at point of sale ■ Delayed debit, client retains funds in account until end of month ■ Can be used at over 25 million retail locations displaying the VISA logo 	<p>Online Bill Pay</p> <ul style="list-style-type: none"> ■ Unlimited bill pay and presentment ■ “Pay Anyone” via check or electronic funds transfer ■ Improved flexibility for clients who travel or have multiple residences ■ Optional paper invoice scanning ■ www.RBCOnlineBillpayUSA.com 	<p>Check Writing</p> <ul style="list-style-type: none"> ■ Unlimited number of checks per month ■ Optional expense coding on check ■ Payee and date written captured ■ Optional monthly check image report
<p>Transfer on Death</p> <ul style="list-style-type: none"> ■ Probate-less transfer of assets to beneficiaries ■ Client maintains full control while alive ■ No charge to setup; small fee to distribute assets 	<p>Client Rewards Program</p> <ul style="list-style-type: none"> ■ Earn points when debit card is used at point of sale ■ Points can be redeemed for over 3 million merchandise, travel or event rewards ■ www.RBCRewardsUSA.com 	<p>Cash Sweep Options</p> <ul style="list-style-type: none"> ■ Money market funds ■ Institutional funds ■ Federated state funds available with IAA ■ Credit Interest Program ■ FDIC
<p>Wire Transfer</p> <ul style="list-style-type: none"> ■ Immediate and irrevocable funds movement ■ Domestic and international ■ \$20 for domestic wires; \$40 for international wires 	<p>Direct Deposit/Withdrawal</p> <ul style="list-style-type: none"> ■ Unlimited movement of funds to/from RBCWM account ■ Recurring or on-demand transactions ■ Direct deposit of payroll, direct debits (e.g. health clubs) 	<p>No Surcharge ATM</p> <ul style="list-style-type: none"> ■ Over 800,000 ATMs nationally ■ RBC ■ MoneyPass (including InterCept) ■ JPMorgan Chase (including WaMu) ■ Publix Presto!

- Investment Access® Account Only
- Standard Accounts with Restrictions
- All Accounts



RBC Wealth Management®