

	Wedbush Green Checking	Wedbush Checking	Premium Interest Checking	Wedbush Connection Checking	Wedbush Gold Checking	Health Care Savings Account
Best if you want	An account that is completely paperless	Check writing privileges	A prestigious account with many benefits	An account designed exclusively for Clients of Wedbush Morgan Securities ¹	Banking for clients living the Golden years starting at 62	Save money for future medical expenses ⁷
Features and Benefits	No paper checks Electronic bank statement ³ All transactions are performed electronically No minimum Balance Required Surcharge free ATM access ⁴	Free initial order of Wedbush Branded checks ² Electronic bank statement with check images ³ Direct Deposit required Surcharge free ATM access ⁴	Free initial order of Wedbush Branded checks ² Electronic bank statement with check images ³ Deluxe ID TheftBlock [®] free for one year ⁶ Surcharge free ATM access ⁴	Free Wedbush Branded checks ² Electronic bank statement with check images ³ Deluxe ID TheftBlock [®] for life of account ⁶ High interest rate on linked Connection Money Market ¹ Surcharge free ATM access ⁴	Free Wedbush Branded checks ² Electronic bank statement with check images ³ Surcharge free ATM access ⁴ No monthly service charges	Free initial order of Wedbush Branded checks ² Electronic bank statement with check images ³ Tax Savings ⁷ Savings: you can save money in your account for future medical expenses and balances get paid interest. Funds remain in your account from year to year, no "use it or lose it" rules Protection against lost or stolen debit cards
Account Management	Free online banking and unlimited bill payments Overdraft Protection Available Deluxe ID TheftBlock [®] Available for \$4.49/month ⁶	Free online banking and unlimited bill payments Overdraft Protection Available Deluxe ID TheftBlock [®] Available for \$4.49/month ⁶	Free online banking and unlimited bill payments Overdraft Protection Available	Free online banking and unlimited bill payments Overdraft Protection Available	Free online banking and unlimited bill payments Overdraft Protection Available Deluxe ID TheftBlock [®] Available for \$4.49/month ⁶	Free online banking to track spending
Interest⁵	N/A	N/A	Yes – tiered interest rates based on balances	N/A	Yes-tiered interest rates based on balances	Yes-fixed interest rate
Minimum Opening Balance	\$100	\$100	\$500	\$500	\$100	N/A
Monthly Service Charge	No monthly maintenance fee. A \$5.00 charge will be imposed if a paper check is presented for payment	Fee waived with \$1000 avg. monthly collected balance or 10 Point of Sale Transactions monthly Otherwise, \$10	Fee waived with \$2500 avg. monthly collected balance or \$15,000 in combined balances with the Premium Money Market Otherwise, \$25	Fee waived with \$1000 avg. monthly collected balance and \$10,000 in the Connection Money Market Otherwise, \$15	N/A	\$2.00/month

Terms, fees and conditions are subject to change without prior notice.

¹ High interest rate on linked Connection Money Market: Wedbush Connection checking account required to link Connection Money Market account. Client must have an account with Wedbush Morgan Securities

² Free initial order of checks and limited to one box per customer. Wedbush Connection and Wedbush Gold receive free checks for life of account, one box at a time/customer

³ Electronic bank statement with check images: Any accounts requesting paper statement will be charged \$5.00/month. Any accounts requesting copies of canceled checks will be charged \$25.00/month. Canceled checks are not an available product feature for Green Checking

⁴ Surcharge free ATM access: fees waived if withdrawals are made at an ATM that participates in the NYCE or PLUS networks

⁵ Interest: At the bank's discretion, the interest rate and annual percentage yield may vary

⁶ Deluxe ID TheftBlock[®]: multifaceted identity theft protection and recovery assistance program. Contact bank representative for additional details. Premium Interest Checking clients can purchase product after the first year for \$4.49/month

⁷ HSA cardholders must be under the age of 65 and have a high-deductible insurance policy, see your HR consultant for additional details. Consult Tax Advisor to tax benefits