



**customers
bank**

Securities-Based Line of Credit

A simple, flexible solution to help you meet your clients' liquidity needs

Provide your clients with simplified access to liquidity with our fully digital securities-based lending solution.

A Customers Bank securities-based line of credit enables your clients to access the value of their portfolio for funding needs without liquidating assets or otherwise disrupting their investment strategies.¹



Benefits for your clients

- Access to liquidity without selling pledged securities¹
- Quick loan decisions and, if approved, funding in as little as a few days through our fully digital application and origination process²
- No tax returns, personal financial statements or credit pulls required
- Competitive rates that may be lower than other traditional types of financing
- No set-up, application or maintenance fees — only pay interest when the line is used³

Benefits for you

- Attract new assets and retain existing assets under management by providing your clients with a valuable tool in meeting planned or unexpected liquidity needs.
- Ward off intrusion by competing firms that offer similar services.
- Strengthen your client relationships by helping them manage both sides of their balance sheet and providing a more holistic wealth management experience.
- Tap into our single-point-of-contact approach to help you meet — and exceed — your client's banking needs, every step of the way.

To get started

Connect with one of our team members about how Customers Bank securities-based lending could help you meet your clients' liquidity needs.

Customers Bank Financial Institutions Group

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See pages 2-3 for additional information.

Let's take on tomorrow... together.

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Securities-Based Line of Credit features⁴

- **Loan Amounts:** Flexible borrowing from \$100,000 up to \$10,000,000
- **Eligible Borrowers:** Available to individuals, trusts, and legal entities
- **Interest Rates:** Competitive, SOFR-based variable rates
- **Fees:** No set-up or maintenance fees; interest is charged only on drawn amounts
- **Loan Structure:** Revolving, demand line of credit with monthly interest-only payments; principal can be repaid at any time without penalty
- **Draw Availability:** Funds can be accessed on demand during standard business hours, subject to line availability
- **Disbursement Options:** Draws may be disbursed via wire transfer, check, or deposit to a Customers Bank account
- **Eligible Collateral:** Marketable securities held in taxable investment accounts with approved custodians

Interest Rates

All rates based on CME 1 Month Term SOFR, reset monthly.

Line of Credit Size	Pricing (SOFR +)
\$100K – \$249K	3.50%
\$250K – \$499K	3.25%
\$500K – \$999K	3.00%
\$1MM – \$2.499MM	2.75%
\$2.5MM–\$4.999MM	2.50%
\$5MM+	2.25%

Collateral Advance Rates

Reevaluated daily and subject to concentration limits and eligibility requirements.

Collateral Type	Maximum Advance
US-listed equities, ETFs and mutual funds (\$5.00+)	65%
Government/municipal fixed income securities (investment grade)	80–95%
Corporate fixed income securities (investment grade)	80%
Money market mutual funds and cash/cash equivalents	80–100%



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¹Fluctuations in the market value of pledged securities may result in a collateral call and the forced sale of pledged securities, which could result in financial losses and/or adverse tax consequences for your clients.

²Applies to standard loan requests submitted digitally. More complex/non-standard loan structures are subject to additional reviews that could delay approval and funding.

³Entity loans and/or loans to trusts may require a documentation review fee.

⁴This summary of product features was prepared as of [placeholder date]. Customers Bank does not assume any duty to update the information in this document and reserves the right to modify product features, terms, and conditions or to stop offering specific products at any time. For a complete description of current product features, terms, conditions, and availability, you and your clients should carefully review all relevant product agreements, disclosures, and ancillary documents provided by Customers Bank.

⁵Customers Bank may demand full or partial repayment of draws at any time.

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- Nothing herein is or should be interpreted as imposing an obligation on Customers Bank to lend. All lines of credit are subject to credit approval, verification and collateral evaluation. Certain restrictions and terms and conditions apply. Products, rates, qualifications, and terms and conditions are subject to change without notice.
- The securities-based loan summarized in this document is secured by eligible, marketable securities. Proceeds from the securities-based loan cannot be used to purchase or carry securities (or repay debt related to the purchase or carry of securities).
- Borrowing against securities involves risk and may not be suitable for all investors or potential borrowers. These risks include, but are not limited to, a decline in the market value of the securities serving as collateral for the line of credit that could require the borrower to pay down their loan or pledge additional securities on short notice to avoid a forced sale of the securities in the pledged account(s). Furthermore, the sale of any of the pledged securities could result in financial losses and/or adverse tax consequences. Financial advisors and their clients should ensure that they understand and carefully consider these risks in determining whether a securities-based line of credit is suitable for their particular situation before proceeding.
- Customers Bank nor any of its agents provide legal, investment, or tax advice. The potential legal, investment, and/or tax implications of pledging securities as collateral for a line of credit should be discussed with an attorney, investment advisor, or tax advisor. Customers Bank does not assume any fiduciary duty towards you or your clients.
- All securities and accounts are subject to eligibility requirements. Securities held in a retirement account cannot be used as collateral for a securities-based line of credit.
- Customers Bank securities-based lines of credit are not available to individuals residing in or entities organized in Hawaii, Iowa, Oklahoma or Oregon.

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