

Initial Truth in Lending Disclosure

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Advances	9.50%, for assets under care of \$0 to \$99,999.99 9.25%, for assets under care of \$100,000.00 to \$249,999.99 8.75%, for assets under care of \$250,000.00 to \$499,999.99 8.25%, for assets under care of \$500,000.00 to \$999,999.99 7.00%, for assets under care of \$1 million to \$2,499,999.99 6.75%, for assets under care of \$2.5 million to \$4,999,999.99 6.50%, for assets under care of \$5 million to \$9,999,999.99 6.25%, for assets under care of \$10 million and over These APRs will vary with the market based on the Prime Rate
Penalty APR and When it Applies	Not applicable
Paying Interest	You will be charged interest from the transaction date.
Fees	
Annual Fee	None
Penalty Fees	None

How We Will Calculate Your Balance: We use a method called “daily balance”. See your Reserve Line of Credit Agreement for more details and defined terms.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided below with these account-opening disclosures.

Additional Information about Your APRs:

Assets under care for pricing group	Interest rates (per annum, based on a calendar year)	Annual percentage rates (for a calendar year)	Daily rates (based on a calendar year)
\$0 to \$99,999.99	Base + 2.00%	9.50%	0.0260274%
\$100,000.00 – \$249,999.99	Base + 1.75%	9.25%	0.0253425%
\$250,000.00 – \$499,999.99	Base + 1.25%	8.75%	0.0239726%
\$500,000.00 – \$999,999.99	Base + 0.75%	8.25%	0.0226027%
\$1 million – \$2,499,999.99	Base - 0.50%	7.00%	0.0191781%
\$2.5 million – \$4,999,999.99	Base - 0.75%	6.75%	0.0184932%
\$5 million – \$9,999,999.99	Base - 1.00%	6.50%	0.0178082%
\$10 million and over	Base - 1.25%	6.25%	0.0171233%

Rates effective as of January 1, 2025, based on Wall Street Journal (WSJ) Prime Rate ("Base") plus/minus spread.

Under this formula, there is no maximum rate of interest that may be charged by the Lender if the Base Rate increases. The Lender reserves the right to change the formula for setting interest rates at its discretion (including without limitation the manner in which the Lender determines Assets Under Care) and will notify you at least 45 days prior to any formula change that results in an interest rate increase. If the Prime Rate drops below 4.00%, we intend to change your interest rate to a non-variable interest rate with a minimum 4.00%. We will notify you at least 45 days in advance of any such change.

How Interest Is Computed: Interest on each Advance shall bear interest at a floating rate per annum equal to the Base plus the spread, from the date the Advance is made to the date the Advance is repaid in full. The spread depends on the total dollar amount of eligible assets under care held at Edward D. Jones & Co., L.P. for the Borrower (including any applicable Co-Borrower) ("Assets Under Care"), as set forth above. The Assets Under Care may be reviewed monthly by the Lender for the purpose of determining whether the spread may be decreased in accordance with the summary then in effect, and shall be reviewed at the end of every calendar year for the purpose of setting (including increasing or decreasing) the spread effective for the following calendar year (until such time as the spread required by the summary is changed by the Lender). For the avoidance of doubt, the Lender may change the formula used to determine the spread from time to time in the Lender's discretion (including, without limitation, how the Lender determines eligible Assets Under Care for the purpose of determining the spread), without prior notice (unless applicable law requires prior notice). The rate of interest is variable and is subject to change without notice in accordance with fluctuations in the Base and changes to the spread. The APR will change if the Base or spread changes and may increase. It may change as often as every day if and as the Base changes. If the APR increases, the required payment amounts will increase.

All computations of per annum interest shall be made by the Lender on the basis of the actual number of calendar days in the year (365/366) days for the actual number of calendar days occurring in the period for which such interest is payable on any and all outstanding Advances. Lender will calculate the interest charges for each billing period by first determining the interest charge for each day in the billing period and then totaling the interest charges for all days in the billing period. The interest charge for each day of the billing period will be calculated by multiplying the daily balance for that day by the applicable interest rate in effect that day and dividing the resulting amount by 365/366. The daily balance for each day is equal to the beginning outstanding Advances made prior to that day for that day, plus all new Advances taken that day, less any payments or credits that are applied to reduce the outstanding balance. Each determination by the Lender of a per annum interest rate hereunder shall be conclusive and binding for all purposes, absent manifest error.

Security Interest: Lender has a security interest in your pledged collateral accounts, including the securities accounts, account assets and securities therein.

All disclosures are current as of January 1, 2025, and are subject to change. For the most recent information, please contact your financial advisor.

Your Billing Rights: Keep This Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What to Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at:

Edward Jones SBL, LLC
Attn: Loan Servicing
12555 Manchester Road
P.O. Box 31786
St. Louis, MO 63131

In your letter, give us the following information:

- Account information: Your name and Loan Number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe, and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question, even if your bill is correct.