

Santander Securities LLC (SSLLC) Bank Deposit Sweep Program ("Program")

Program Interest Rate Tiers and Interest Rates

Effective Date: May 15, 2026

Interest Rate Tier ¹	Program Interest Rate Annual Percentage Rate (APR)	Program Interest Rate Annual Percentage Yield (APY) % ²
\$0 to \$99,999.99	1.0%	1.0046%
\$100,000 to \$499,999.99	1.0%	1.0046%
\$500,000 to \$999,999.99	1.0%	1.0046%
\$1,000,000 and greater	1.0%	1.0046%

Information about the Program is available in the Program Disclosure Document at www.santanderinvestments.com/disclosures or through your SSLLC Financial Advisor.

For accounts not eligible for the Program, as discussed in the Program Disclosure Document, cash is swept to a money market mutual fund. Contact your Financial Advisor for information on current money market mutual fund yields.

¹ Interest rate tiers are based on balances in Program Deposit Accounts held through a single SSLLC Brokerage Account. See the Program Disclosure Document for further details, available at www.santanderinvestments.com/disclosures.

² Interest accrues daily and is reinvested monthly. APY assumes a monthly reinvestment of interest.

Securities and advisory services are offered through Santander Investment Services, a division of Santander Securities LLC. Santander Securities LLC is a registered broker-dealer, Member FINRA and SIPC and a Registered Investment Adviser. Insurance is offered through Santander Securities LLC or its affiliates. Santander Investment Services and Santander Securities LLC are affiliates of Santander Bank, N.A.

INVESTMENT AND INSURANCE PRODUCTS ARE:		
NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY		NOT A BANK DEPOSIT