

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

(833) 673-2655

FIG@customersbank.com

LET'S TAKE ON TOMORROW.

Features[§]

LINE OF CREDIT FEATURES	VARIABLE RATE REVOLVING
Loan Amounts	\$100,000 up to \$10,000,000
Pricing	Competitive SOFR-based rates
Fees/Points	None
Term	Demand
Draws	Anytime, based on availability
Access to funds	Wire, check or credit to Customers Bank deposit account
Regular Interest Payments	Automatic payment of interest monthly
Principal paydowns	Wire, check, or ACH
Eligible collateral	Non-qualified investment accounts holding eligible marketable securities

§ This summary of product features was prepared as of 12.31.24. 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.

^{||} Customers Bank may demand full or partial repayment of draws at any time.

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- 1 Fluctuations 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.*
- 2 Applies to standard loan requests submitted digitally. More complex/non-standard loan structures are subject to additional reviews that could delay approval and funding.*
- 3 Entity loans and/or loans to trusts may require a documentation review fee.*
- 4 This 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.*
- 5 Customers 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