

Morgan Stanley Private Bank, National Association Rate and Fee Schedule

(Effective March 2026)

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INTRODUCTION

This Rate & Fee Schedule applies to MSPBNA deposit products offered on etrade.com/banking. This schedule, the MSPBNA Deposit Account Agreement and the U.S. Privacy Policy and Notice represent our agreement with you and contain important information about your account.

RATES

A. Overview

- The ability to earn interest, and rates offered, vary by product.
- Except for fixed-rate certificates of deposit, which earn the same interest rate through maturity, the interest rate and Annual Percentage Yield (“APY”) on deposits can change as often as daily, at our discretion, without prior notice to you.

B. Current Rates

- Information on current interest rates and APYs can be found by visiting etrade.com/ratesheet.
- The interest rate and the corresponding APY for all individual or trust deposits over \$10,000,000

C. Calculation Method

- We use the daily balance method to calculate interest on accounts.
- This method applies a daily periodic rate to the principal in the account each day.
- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).
- On tiered-rate accounts, we apply the interest rate for the balance tier of your end-of-day balance against the entire balance of your account. Different rates may apply to different tiers.

MINIMUM DEPOSITS

- There is no minimum initial deposit required to open an account.
- However, your account must be funded within 90 days to remain open.

ACTIVE PRODUCTS

- [Premium Savings Account](#)
- [Max-Rate Checking Account](#)
- [Checking Account](#)
- [Certificate of Deposit Account](#)

PREMIUM SAVINGS ACCOUNT

Account Basics:

Feature	Functionality
Rate Information	• Please visit etrade.com/ratesheet for information regarding this account’s current interest rate and corresponding APY.
	• Your interest rate and APY may change at any time.
Compounding & Crediting	• Interest is compounded daily.
	• Interest will compound from the date of deposit to the last full day before the date of withdrawal.
	• Interest will be credited to your account on a monthly basis.
	• If you close your account before interest is credited, you will receive the accrued interest through the last full day prior to the account closure.
Minimum Balance	• There is no minimum balance requirement.

Product-Specific Fees:

- See “Additional Fees Applicable To All Bank Accounts” for fees that may apply

MAX-RATE CHECKING ACCOUNT**Account Basics:**

Feature	Functionality
Rate Information	<ul style="list-style-type: none"> • Please visit etrade.com/ratesheet for information regarding this account’s current interest rate and corresponding APY. • Your interest rate and APY may change at any time and fees may reduce earnings.
Compounding & Crediting	<ul style="list-style-type: none"> • Interest is compounded daily. • Interest will compound from the date of deposit to the last full day before the date of withdrawal. • Interest will be credited to your account on a monthly basis. • If you close your account before interest is credited, you will receive the accrued interest through the last full day prior to the account closure.
Account Maintenance Minimums	<p>To waive the \$15 monthly account fee, the account holder must maintain an average monthly balance* of at least \$5,000 in the account on or after the end of the second calendar month from opening the account.</p> <p>* The average balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in that period.</p>

Product-Specific Fee Policy:**We don’t charge for:**

- ATM Fees: Unlimited ATM refunds worldwide, regardless of account balance
- Foreign Transaction (FX) Fees: Unlimited refunds for foreign transactions made with your debit card worldwide, regardless of account balance
- Checkbook Orders: \$0
- Outgoing Wires: \$0, if wire request placed online
- Stop Payment Requests: \$0
- Coverdraft Protection: Free to enroll and no transaction costs
 - The Coverdraft Protection service enables automatic funds transfer from another one of your bank accounts (where the accounts are held by the same parties and are under the same primary taxpayer identification number) to cover insufficient funds transactions initiated in your Max-Rate Checking Account. Transfers are at our sole discretion and may be made in \$100 increments. Coverdraft protection does not involve the lending of funds, but rather transfers of available funds between your accounts.
 - You must affirmatively enroll your Max-Rate Checking Account to receive coverage by calling [800-387-2331](tel:800-387-2331).

What we do charge:

- Monthly Account Fee: \$15, if the minimum balance requirement is not met
- See “Additional Fees Applicable To All Bank Accounts” for other fees that may apply

CHECKING ACCOUNT

Account Basics:

Feature	Functionality
Rate Information	<ul style="list-style-type: none">• Please visit etrade.com/ratesheet for information regarding this account's current interest rate and corresponding APY.• Your interest rate and APY may change at any time.
Compounding & Crediting	<ul style="list-style-type: none">• Interest is compounded daily.• Interest will compound from the date of deposit to the last full day before the date of withdrawal.• Interest will be credited to your account on a monthly basis.• If you close your account before interest is credited, you will receive the accrued interest through the last full day prior to the account closure.

Product-Specific Fee Policy:

We don't charge for:

- ATM Fees: Unlimited ATM refunds worldwide, regardless of account balance
- Checkbook Orders: \$0
- Outgoing Wires: \$0, if wire request placed online
- Stop Payment Requests: \$0
- Coverdraft Protection: Free to enroll and no transaction costs
 - The Coverdraft Protection service enables automatic funds transfer from another one of your bank accounts (where the accounts are held by the same parties and are under the same primary taxpayer identification number) to cover insufficient funds transactions initiated in your Checking Account. Transfers are at our sole discretion and may be made in \$100 increments. Coverdraft protection does not involve the lending of funds, but rather transfers of available funds between your accounts.
 - You must affirmatively enroll your Checking Account to receive coverage by calling [800-387-2331](tel:800-387-2331).

What we do charge:

- See "Additional Fees Applicable To All Bank Accounts" for other fees that may apply

CERTIFICATE OF DEPOSIT ("CD") ACCOUNT

Account Basics:

Feature	Functionality
Rate Information	<ul style="list-style-type: none">• CD interest rates are fixed from the start of the term until their maturity date.
Interest Rate-setting	<ul style="list-style-type: none">• CD offerings can change on a daily basis.• The interest rates for new accounts are locked in for the entire term of the CD starting on the Settlement Date.• Settlement Date is when funds are received and posted to your account according to our Funds Availability policy, found in section 3 of the Morgan Stanley Private Bank Deposit Account Agreement.• The interest rate on the Settlement Date can be higher or lower than the interest rate that was available at the time of account opening.

Feature	Functionality																						
Interest Rate-setting (continued)	<ul style="list-style-type: none"> If your Settlement Date is within 10 calendar days of the account opening, the applied interest rate will be the highest of the prevailing interest rate on the date of account opening or the date of Settlement. The APY is based on no withdrawal of credited interest and no redemption prior to the stated maturity date. A withdrawal will reduce earnings. See the CD Rate Table page on the E*TRADE website for information on term lengths, current interest rates and corresponding APYs. 																						
Compounding & Crediting	<ul style="list-style-type: none"> Interest is compounded daily. Interest will compound from the Settlement Date until the last full day before the date of withdrawal using the daily balance method. Accrued interest posts to your account on a monthly or quarterly basis, based on your selection at the time of account opening, unless you select at account opening to receive interest via check. 																						
Maturity	<ul style="list-style-type: none"> Maturity is determined based on the Settlement Date and the term selected. 																						
Transaction Limitations	<ul style="list-style-type: none"> Deposits Transaction Limits: You may make a one-time deposit, via ACH, wire, or check, to fund the account within 90 calendar days of opening the account. Deposits after this window are not permitted at any time. Unless otherwise provided, partial withdrawals and additional deposits are not permitted. Interest earned on the account can be paid out via check, if you chose that option at opening, otherwise you may not withdraw interest prior to maturity. A withdrawal of interest will reduce earnings. Withdrawals: You may make a full withdrawal, without penalty, during the grace period in the 7 calendar days immediately following maturity before 8 p.m. ET of the last day of the grace period. If you choose to make a withdrawal before maturity, or after the 7-day grace period has ended, an Early Withdrawal penalty will be assessed (refer to "Early Withdrawal penalties" section for more detail). Partial withdrawals are not permitted at any time. 																						
Early Withdrawal Penalties	<ul style="list-style-type: none"> CD customers agree to keep funds on deposit for a fixed period of time. Unless otherwise provided, withdrawals outside of the grace period are not permitted. If we permit an early withdrawal from a CD, we will impose an early withdrawal penalty equals to certain number of days of simple interest determined based on the term of the CD as follows: <table border="1" data-bbox="270 1024 596 1406"> <thead> <tr> <th>Terms</th> <th>Early Withdrawal Penalty – Days of Simple Interest</th> </tr> </thead> <tbody> <tr> <td>3 months</td> <td>20</td> </tr> <tr> <td>6 months</td> <td>45</td> </tr> <tr> <td>7 months</td> <td>50</td> </tr> <tr> <td>9 months</td> <td>70</td> </tr> <tr> <td>11 months</td> <td>80</td> </tr> <tr> <td>12 months</td> <td>90</td> </tr> <tr> <td>18 months</td> <td>135</td> </tr> <tr> <td>2-Year</td> <td>180</td> </tr> <tr> <td>3-Year</td> <td>270</td> </tr> <tr> <td>5-Year</td> <td>450</td> </tr> </tbody> </table> Simple interest is calculated on the total principal amount (partial withdrawals are not allowed) using the interest rate of your current CD, based on 365 days or 366 if the withdrawal happens in a leap year. If the penalty amount exceeds the accrued interest, the principal is also subjected to penalty. 	Terms	Early Withdrawal Penalty – Days of Simple Interest	3 months	20	6 months	45	7 months	50	9 months	70	11 months	80	12 months	90	18 months	135	2-Year	180	3-Year	270	5-Year	450
Terms	Early Withdrawal Penalty – Days of Simple Interest																						
3 months	20																						
6 months	45																						
7 months	50																						
9 months	70																						
11 months	80																						
12 months	90																						
18 months	135																						
2-Year	180																						
3-Year	270																						
5-Year	450																						

Feature	Functionality
Early Withdrawal Penalties (continued)	<ul style="list-style-type: none"> We may elect not to impose a penalty for a withdrawal of principal following the death or adjudication of incompetence of any account owner if the account was opened before such adjudication and not extended or renewed after that date.
	<ul style="list-style-type: none"> Please contact Customer Service at 800-387-2331 if you need to make an early withdrawal or if you have questions regarding waiving the penalty (which can be done only in case of the death or adjudication of incompetence of any account owner).

- Automatic Renewals:** Unless we provide otherwise, CDs will automatically renew at maturity, at the prevailing interest rate for new CD accounts of the same term length as of the date of maturity. You will have a grace period of 7 calendar days after the maturity date to make a full redemption without penalty, which you can do by logging into your account at etrade.com, and access it via Banking > Account Details > Summary or calling Customer Service at 800-387-2331. If you make the withdrawal outside of the grace period, we will impose an Early Withdrawal penalty. In certain circumstances, such as the death or incompetence of an Account holder, we may agree to waive the early withdrawal penalty.
- Interest Accrual Post-Maturity:** Interest will accrue during the grace period at the prevailing interest rate for CD accounts of the same term length as of the maturity date. If you close the account during the grace period, interest will accrue past the maturity date through the last full day prior to the account closure. We reserve the right to change the interest rate for automatically renewable accounts at each renewal period. If we elect not to permit the renewal of an automatically renewable time deposit, we will notify you 30 days in advance.

SUPPORTED PRODUCTS, BUT CAN NO LONGER OPEN NEW ACCOUNTS

- [Complete Savings Account](#)
- [Legacy Certificate of Deposit](#)

COMPLETE SAVINGS ACCOUNT

Account Basics:

Feature	Functionality
Rate Information	<ul style="list-style-type: none"> Please visit etrade.com/ratesheet for information regarding this account's current interest rate and corresponding APY.
	<ul style="list-style-type: none"> Your interest rate and APY may change at any time.
Compounding & Crediting	<ul style="list-style-type: none"> Interest is compounded daily.
	<ul style="list-style-type: none"> Interest will compound from the date of deposit to the last full day before the date of withdrawal.
	<ul style="list-style-type: none"> Interest will be credited to your account on a monthly basis.
	<ul style="list-style-type: none"> If you close your account before interest is credited, you will receive the accrued interest through the last full day prior to the account closure.
Minimum Balance	<ul style="list-style-type: none"> There is no minimum balance requirement

Product-Specific Fees:

- Official Bank Check:** \$15 fee for each request, in excess of one per calendar month
- See "Additional Fees Applicable To All Bank Accounts" for other fees that may apply

LEGACY CERTIFICATE OF DEPOSITS (“LEGACY CDS”)

Account Basics:

Feature	Functionality
Rate Information	<ul style="list-style-type: none">• All fixed-rate Legacy CDs have rates that are fixed from the date of deposit until their maturity date.• The APY is based on no withdrawal of credited interest and no redemption prior to the stated maturity date.
Compounding & Crediting	<ul style="list-style-type: none">• Interest is compounded daily.• Interest will compound from the date of deposit until the last full day before the date of withdrawal using the daily balance method.• Interest will be credited to your account on a quarterly basis.
Time Requirements	<ul style="list-style-type: none">• The term for each Legacy CD is specified on the account application.• The initial maturity date of your account will be based on the minimum initial deposit date and the term you have selected.
Transaction Limitations	<ul style="list-style-type: none">• You may only make one withdrawal from your account during the one-week grace period immediately following maturity.• A new maturity date will be calculated from the date of the deposit or withdrawal, as applicable.
Early Withdrawal Penalties	<ul style="list-style-type: none">• Legacy Certificate of Deposit customers agree to keep funds on deposit for a fixed period of time. Unless otherwise provided, partial withdrawals and additional deposits are not permitted. If we permit an early withdrawal of principal from a Legacy CD, we may impose an early withdrawal penalty. Tax penalties also may apply to premature distributions from IRAs. If we permit a withdrawal of principal before the stated maturity, we may impose a penalty equal to one-half of the interest payable over the term of the Legacy CD whether earned or unearned. The penalty will be assessed based upon the portion of the principal that is withdrawn. We may elect not to impose a penalty for a withdrawal of principal following the death or adjudication of incompetence of any account owner if the account was opened before such adjudication and not extended or renewed after that date.
Withdrawal of Interest Prior to Maturity	<ul style="list-style-type: none">• Interest earned and credited to the account may be withdrawn with no penalty.• However, the APY assumes interest will remain on deposit until maturity.• A withdrawal will reduce earnings.

Product Specifics:

Legacy IRA CDs

- Legacy IRA CDs must be for a term of one year or longer.
- Only interest distributions and required minimum distributions are penalty free.
- All other distributions are subject to the early withdrawal penalty described above, regardless of the age of the account owner.
- There is a seven-calendar day revocation period for IRAs.

Renewal Policy – Legacy IRA CDs:

- Unless we provide otherwise, Legacy IRA CDs will automatically renew at maturity at the current rate for the same term, type and amount.
- You will have seven calendar days after the maturity date to withdraw funds without penalty.
- Interest will be paid during the grace period at the rate offered on new, similar accounts as of the maturity date.

- If you close the account during the grace period, interest will accrue past the maturity date through the last full day prior to the account closure.
- You will be subject to the early-withdrawal penalties stated above if you close the account after the grace period.
- We reserve the right to change the rate of interest for automatically renewable accounts at each renewal period.
- If we elect not to permit the renewal of an automatically renewable time deposit, we will notify you in advance.

Legacy PrimeLink CDs

- The interest rate for Legacy PrimeLink CDs is tied to the Prime Rate as reported in the Wall Street Journal.
- The interest rate is variable and will automatically change when the Prime Rate increases or decreases.
- No notice will be provided when there are changes in the interest rate and APY for variable-rate products.
- Early-withdrawal penalties for Legacy PrimeLink CDs are based on the interest rate at the time of withdrawal.
- The penalty is equal to one-half of the interest payable over the term of the Legacy CD whether earned or unearned.
- The penalty will be assessed based upon the portion of the principal that is withdrawn.
- Early-withdrawal penalties may be waived in the event of death or legal incompetence of any owner.

Renewal Policy – Legacy Non-IRA CDs:

- Legacy Non-IRA CDs will not automatically renew at maturity.
- Upon maturity, the balance of your account will be distributed to you directly via check disbursement (or other disbursement method that we may make available and is selected by you), and your account will be closed. Interest will not be paid on any balances after the maturity date.
- See “Additional Fees Applicable To All Bank Accounts” for other fees that may apply

ADDITIONAL FEES APPLICABLE TO ALL BANK ACCOUNTS

Transaction Fees

Item	Amount	Description
ATM Fees	\$0	Morgan Stanley Private Bank will not charge you a fee for withdrawing funds from any institution’s ATM, but the owner/operator of the ATM may charge a fee. Morgan Stanley Private Bank will refund the amount of the owner/ operator’s fee by the end of the same day that the withdrawal occurred to your eligible account if certain criteria is met. Refer to the Product-Specific Fee Policies above for more details.
Foreign Transactions	1% of the transaction amount	Morgan Stanley Private Bank imposes a charge equal to 1% of the transaction amount (including credits and reversals) for non-U.S. currency and foreign transactions made with your debit card. For Max-Rate Checking accounts, this fee is refunded.

Item	Amount	Description
Insufficient Funds	\$25 per item	There is a \$25 fee for each item we attempt to pay from your account but are unable to process due to insufficient or uncollected funds. Uncollected funds are deposits in your account that are still on hold and are unavailable to pay debits drawn on your account. This fee can be avoided by verifying your available balance prior to making debits from your account and ensuring that all deposit holds have been lifted. For Checking and Max-Rate Checking accounts, this fee is waived.
Returned Deposits	\$25	There will be a \$25 processing fee for deposits made into your Morgan Stanley Private Bank account that are returned due to insufficient funds or stop payment requests. For Checking and Max-Rate Checking accounts, this fee is waived.
Stop Payment Requests	\$25 per transaction	There is a \$25 fee for each check or transaction you would like us to stop payment on from your Morgan Stanley Private Bank account. For Checking and Max-Rate Checking accounts, this fee is waived.
Outgoing IRA Full Account Transfer	\$75	There is a \$75 processing fee for transferring your full E*TRADE IRA account to another institution.
Wires – Incoming	\$0	There will be no charge for wires deposited into your account.
Wires – Outgoing	\$25 per wire	There is a \$25 fee to wire funds out of your Morgan Stanley Private Bank account. For Checking and Max-Rate Checking accounts, this fee is waived for wire transfers placed online.

Service Fees

Item	Amount	Description
Digital Security ID Token	\$0	The E*TRADE Complete™ Digital Security ID and any additional tokens will be provided at no cost to you. We, at our sole discretion, may impose a fee for this service in the future or may discontinue the service. To learn more about customer qualifications, please visit www.etrade.com .
Legal Process	\$75	There is a \$75 minimum fee, plus any research and copy fees, for legal processing affecting your account (e.g., subpoenas and levies).

Item	Amount	Description
Overnight Mail	\$25	There is a \$25 fee for expedited delivery of account related requests. Standard first-class USPS delivery of account requests is free unless otherwise noted.
Paper Statement Copy	\$5	There is a \$5 fee for each duplicate statement copy (or any paper statement copy for Complete Savings Accounts) you would like us to print and mail to you directly. If you have electronic statements, printable account statements are available for free at etrade.com.
Paper Check Copy	\$0	There will be no charge for any check copy you would like us to print and mail to you directly.

See our Bill Pay Terms & Conditions for fees charged in connection with our online internet bill payment service.

Note: *The fees, rates and benefits described in this schedule were current as of the date of publication, but are subject to change. You can obtain current information by calling us at [800-387-2331](tel:800-387-2331). Prices listed are subject to sales tax wherever applicable.*

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