



Effective on or about, October 31, 2023, the Rate and Fee Schedule for your Checking and/or Max-Rate Checking Account through Morgan Stanley Private Bank is changing as follows:

Account Type	Current Features	Updated Features (Effective on or about 10/31/23)
Checking Account	Non-interest bearing account	Ability to earn interest on account balances ^{1, 2}
	No ATM fee refunds	Unlimited ATM fee refunds nationwide ^{3, 4}
Max-Rate Checking Account	Unlimited ATM fee refunds nationwide	Unlimited ATM fee refunds worldwide ^{4, 5}

Banking products and services are provided by Morgan Stanley Private Bank, National Association, Member FDIC.

1. Your interest rate and Annual Percentage Yield ("APY") may change at any time and fees may reduce earnings. Please visit etrade.com/ratesheet for information regarding this account's current interest rate and corresponding APY.
2. Your Checking account will become interest bearing on 10/31/2023. Interest earned will be reported on IRS Form 1099-INT (or if applicable Form 1042-S) and may be subject to 24% backup withholding if your account is not properly documented with a valid Form W-9 (or if applicable Form W-8). Morgan Stanley Private Bank and its affiliates do not provide tax advice, and you should always consult your own tax advisor regarding your personal circumstances before taking any action that may have tax consequences.
3. With Checking, Morgan Stanley Private Bank, National Association ("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. In those cases, we will refund ATM fees charged nationwide. For additional information and important details about how the ATM fee refund will be applied, please visit the [Morgan Stanley Private Bank, National Association Rate & Fee Schedule](#) for more details.
4. Morgan Stanley Private Bank does impose a charge equal to 1% of the transaction amount (including credits and reversals) for non-U.S. currency transactions.
5. With Max-Rate Checking, Morgan Stanley Private Bank, National Association ("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. In those cases, we will refund ATM fees charged worldwide. For additional information and important details about how the ATM fee refund will be applied, please visit the [Morgan Stanley Private Bank, National Association Rate & Fee Schedule](#) for more details.