

Bank Deposit Sweep Program (BDSP®)

Heim, Young & Associates has elected to participate in a program that allows for FDIC coverage of your core cash investment vehicle for accounts held at National Financial Services LLC (NFS).

The Bank Deposit Sweep Program (BDSP®) is used to hold your cash balance while awaiting reinvestment. The cash balance in your eligible Brokerage Account(s) may be automatically deposited or “swept” into interest-bearing deposit accounts at one or more FDIC-insured financial institutions.

This program is available upon request. A current list of participating banks may be found at:

www.mybrokerageinfo.com/banklist

Please contact your investment representative for current interest rates and details. Certain restrictions and limitations may apply.