

## RAYMOND JAMES

# Capital Access quick reference guide

### ABOUT CAPITAL ACCESS

Capital Access is our fully integrated and highly competitive cash management solution that allows you to manage cash and everyday spending more effectively. Capital Access provides you with easy access to your cash and gives you the ability to leverage cash balances for investment opportunities.



### CAPITAL ACCESS FEES AND PRICING

#### ANNUAL FEE: \$150

For new accounts, the first year is free.

The Capital Access annual fee will be waived if one of the following criteria is met:

- Relationship has a market value of at least \$500,000
- Average monthly direct deposit of \$1,000 (\$12,000 per year for the 12-month period preceding the charge date)
- Eligible fee-based accounts

### FEATURES

- Platinum Visa debit card\*
- Mobile Check Deposit
- Mobile Wallet
- ATM reimbursements of \$200 per year (unlimited ATM reimbursement for relationships with market value over \$500,000)
- 24/7 fraud monitoring
- Optional, customizable debit card alerts
- Direct deposit or direct payment using ACH
- Bill pay and check writing with free check reorders
- 24/7 online and mobile access
- Interest-bearing cash sweep program (extended FDIC coverage available)

\*Debit cards are only issued to domestic clients. Issuance to foreign residents can be approved by exception and carries an annual fee.

### ATM ACCESS

- Access to any ATM with no fee from Raymond James
- Up to \$200 a year in external ATM reimbursement for client relationships up to \$500,000
- Unlimited external ATM reimbursement for client relationships of \$500,000 or more

### NON-SUFFICIENT FUNDS FEES

- No fee for non-sufficient funds for checks/ACHs that are covered by the next business day
- \$35 fee for each returned check/ACH



### BILL PAY

The online bill payment service delivers an effortless way to pay bills online at your convenience.

Online bill paying is a safe alternative to writing paper checks. Each account is password protected and each transaction is secure.

Bill Pay is available to domestic clients with a SSN and U.S. address.

### BENEFITS

- Pay bills without writing checks by hand
- Send payments without having to buy stamps or go to the post office
- Pay multiple bills in minutes
- Set up recurring payments
- Set reminders to track when bills are due
- Arrange to receive e-bills from large vendors
- Track payment history



### MOBILE CHECK DEPOSIT

Mobile Check Deposit is a fast and easy feature that enables you to safely and conveniently deposit checks into your account using the camera on your smartphone or tablet.

### HOW TO USE MOBILE CHECK DEPOSIT

To use the mobile app, you must first be enrolled in Client Access through the desktop version of the site. Next, you will need to download the Client Access app or update to the most recent version for your Apple or Android device.

Using the menu option, **Deposit Checks**, you will simply select the account in which you want to deposit a check, enter the amount, take a picture of the front and back of the check, and click **Make Deposit**. You will receive a confirmation page and a confirmation email, and the deposit will appear in **Pending Activity** as soon as the check is submitted.

We recommend that you mark each check as deposited and retain it for 14 days to ensure it has been accepted and completely processed before properly disposing of it.



For more information about Capital Access or for assistance with your account, contact your advisor.

## RAYMOND JAMES®

Kiel VanderVeen, CFP®  
Cole Sharp, CFP®

bpfinancialplanning.com • 402-873-0530  
1720 South 11th Street  
Nebraska City, NE 68410