



# SVB Cash Sweep Program

Earn income on excess cash balances while maintaining access to operating cash

Silicon Valley Bank’s Cash Sweep Program gives you greater control of and access to sweep services. Through the program, you have the opportunity to earn dividend income on your excess cash, by investing in money market mutual funds, while retaining full access to your funds.

### Wide choice of funds

- Diversify your cash by selecting from an array of professionally managed funds from a range of money market fund providers to suit your specific investment parameters.
- Choose one or more funds that align with your investment priorities and cash segregation strategy.
- Compare and research available funds online.

The SVB Cash Sweep Program offers money market mutual funds that provide a high degree of capital preservation and same-day liquidity. Fund categories include:

Fund Category	Types of Investments
Government	Short-term U.S. government obligations and government-related repurchase agreements
Treasury	U.S. Treasury securities; and repurchase agreements backed by U.S. Treasury securities

### Convenience of online access

- Sweep account visibility, detailed holding and transaction reporting are completely integrated within SVB Online Banking.
- Access monthly statements and fund materials.
- Manage your target balance and fund choices online.

### Understanding sweep

- **Sweep Process:** The sweep process occurs during the end-of-day deposit account processing each night. The sweep amount is determined by comparing the end-of-day collected balance (after all credits and debits have been posted) to your selected target balance. A minimum target balance may be required. Funds are debited from or credited to your deposit account that night and are invested in/redeemed from your Cash Sweep account the next business day.
- **Dividends:** Dividends are reported on the sweep account statement as of the month earned. Dividends are automatically reinvested into the selected funds on the first business day of the following month.

### Contact us

Silicon Valley Bank provides a total solution set tailored to meet your company’s needs. Contact your relationship advisor or Client Services at 800.774.7390 to learn more about the SVB Cash Sweep Program.

Learn more at [svb.com](http://svb.com).

Investors in a money market fund should consider carefully the information contained in the prospectus of the fund, including investment objectives, risks, charges and expenses. You can obtain a prospectus by clicking on specific fund companies at [www.svb.com/cash-sweep](http://www.svb.com/cash-sweep) or by calling your relationship advisor at Silicon Valley Bank. Please read the prospectus carefully before investing.

Investments in money market funds:

<i>Are not insured by the FDIC or any other federal government agency</i>	<i>Are not deposits of or guaranteed by a bank</i>	<i>May lose value</i>
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Although money funds seek to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market fund.