

## Important Changes to the TIAA-CREF Brokerage Cash Solutions Account

TIAA-CREF has made significant improvements to the Brokerage Services Cash Solutions Account (CSA). CSA clients have always enjoyed unlimited checkwriting, access to thousands of ATMs, RewardSuite™ and other features. The improved CSA feature offers all the benefits you currently enjoy – plus BillSuite™ online bill payment, out-of-network ATM fee reimbursement and a higher level of security for debit card users, to name a few.

Existing CSA clients will receive detailed communications on the changes during the month of September. Please read the correspondence you receive carefully - you will need to take action in order to enjoy the added benefits of the new CSA service.

Note: All features are not available at all CSA levels. Fees may apply.

If you have questions, or to sign up, please contact TIAA-CREF at 800 927-3059.

FEES	Silver Tier	Gold Tier	Platinum Tier
Annual Fees	\$25	\$65	\$110
Initial check order (includes checkbook cover, check register, deposit tickets and 40 checks)	Free	Free	Free
Check Reorder	\$15	\$10	Free
Business Style Checks – initial order, includes binder	\$60	\$60	\$60
Business Style Check Reorder	\$50	\$50	\$50
Stop Payments (on checks)	\$25	\$25	Free
Lost or stolen checkbook replacement	\$25	\$25	\$25
Returned check or Automated Clearing House (ACH) transaction (for any reason)	\$25	\$25	\$25
Copy of cancelled check or Visa draft	\$2.50 per copy	\$2.50 per copy	\$2.50 per copy
Bill payment through BillSuite	Free	Free	Free
	Note: Silver Tier annual fee is waived for accounts that have \$25,000 or more in average month end closing cash sweep balances.		
FEATURES	Silver Tier	Gold Tier	Platinum Tier
RewardSuite – optional for Gold and Platinum	No	Yes	Yes
RewardSuite Loyalty program	N/A	1 point / \$1.00	1.5 points / \$1.00
Concierge Service for RewardSuite – flexible travel rewards with no blackout dates, Saturday stay restrictions, or 21-day advance booking requirements	N/A	N/A	Free
ATM Out-of-Network Reimbursement	NA	Up to \$5 per month	Up to \$10 per month
24/7 voice response service and Live customer service Mon.-Fri. 8:30 a.m. – 6:00 p.m. (ET). U.S. 800 547-7008 – this service is specific to Cash Solutions accounts.	Yes	Yes	Yes
Unlimited Checkwriting	Yes	Yes	Yes
Debit Visa® Card – Optional for Gold Tier Ability to do both PIN and Signature based transactions, including a unique	No	Yes	Yes

card number and PIN for each card holder.			
No Charge access at over 6,500 PNC ATMs and 43,000 Allpoint Network	No	Up to \$1500 Daily	Up to \$3000 Daily
Online check image retrieval	Yes	Yes	Yes
PIN and Signature based transaction capabilities – prior product was signature based only.	NA	Yes	Yes
Visa daily limit on Point-of-Sale transactions	NA	Available cash balance up to \$25,000	Available cash balance up to \$30,000

Brokerage Services are provided by TIAA-CREF Brokerage Services, a division of TIAA-CREF Individual & Institutional Services, LLC. Member FINRA/SIPC.

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