

CreditAdvance®

Expand Investment Power With Margin Lending

Quick Steps to Enroll in CreditAdvance

1 Enrollment is simple—the client will fill out a single margin agreement.



2 Margin agreements may be approved as soon as next business day.



3 The margin loan is ready to be used for trading or personal needs the day after it is approved.



¹ CreditAdvance may not be appropriate for all investors and the risks should be carefully evaluated. Purchasing securities on margin can expose accounts to the potential for higher losses and accounts can lose more funds than deposited in CreditAdvance accounts. If the market value of a portfolio depreciates, additional funds or marginable securities may be required. Failure to satisfy account maintenance requirements will result in restrictions on accounts and liquidation of sufficient securities to bring accounts to an acceptable equity level. Before trading on margin, FINRA require clients to deposit a minimum balance of \$2,000 or 100% of the purchase price, whichever is less.

CreditAdvance® is a margin lending solution that offers expanded investment power to help your clients pursue their goals, from achieving investment objectives to covering personal discretionary expenditures. CreditAdvance¹ can help your clients finance their goals simply by using the marginable securities in their account as collateral.

CreditAdvance enables your clients to borrow up to 50% of the total market value of the fully paid for eligible securities in the account. This source of leverage may enable your clients to take advantage of market opportunities and attain a higher level of investment than might otherwise be possible.

There is no set repayment schedule as long as clients maintain the required equity level in their brokerage account. In addition, there are no added fees and the approval process is simple—just a single agreement.

Benefits to Your Business

- › **Deepen existing** relationships by helping clients expand their borrowing power.
- › **Retain assets** that might otherwise be liquidated or transferred to another institution.

Benefits to Your Clients

- › **Increase portfolio growth potential** by taking advantage of market opportunities to purchase additional securities.
- › **Realize potential capital appreciation and income** by retaining investments that are performing well.
- › **Convenient credit access** by which funds are available instantly and clients pay nothing until they decide to tap into the credit line.

Additional information, including the CreditAdvance agreement, may be found in Resources on NetX360®.

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