

Requiring adherence to our Eligible Collateral Fund List

Consult the **Eligible Collateral Fund List** before transactions

We are taking the next step to require the use of eligible funds in loan collateral accounts. We appreciate your understanding and cooperation as we implement best practices that support our valued customers.

As of May 21, 2024, B2B Bank will **reverse any new** ineligible fund purchase, switch or transfer in. The reversal will occur promptly after the initial settlement, usually the next business day. The proceeds will be deposited to cash in your client's loan collateral account.

In the future, we will address existing loan collateral accounts, with ineligible funds not included on B2B Bank's current **Eligible Collateral Fund List (ECFL)**.

Q&A

1) What can I do?

Review the ECFL found on [EASE](#) or within [Advisor Access](#) before making a purchase, switch or transfer in: ensure that the funds selected comply with B2B Bank's eligibility criteria.

2) How soon after the ineligible fund transaction will you implement the reversal?

We will reverse the transaction as soon as possible after settlement, usually the next business day, to minimize potential negative consequences. As outlined in the Loan Proceeds section of the Terms and Conditions, your client will be liable for any charges, penalties, and any associated capital gains or losses.

3) What should I do after I receive a notice that B2B Bank will reverse an ineligible fund transaction?

1. Confirm that B2B Bank has completed the reversal to avoid duplication of the redemption.
2. Immediately after B2B Bank has performed the redemption and deposited funds to cash, you can proceed to review options in the ECFL.

4) What tools are available for me to ensure that I transact within the ECFL?

1. EASE provides a validation tool during the submission of the investment loan application.
2. Advisor Access, under the Trade function, has a link to the ECFL.
3. Advisor Access, under the Reports function, has a report titled *Daily Investment Loan- Warning Report* to help you identify accounts that may be impacted by ineligible funds (where the collateral value is less than total market value).

5) I currently hold an ineligible fund, should I take any action?

Our requirements state that you are to transact within the ECFL to meet collateral requirements. This is outlined in the Loan Proceeds section of the Terms and Conditions in the loan application.

[Log in to EASE](#)

[Log into Advisor Access](#)

[Register for Advisor Access](#)

If you have any questions, contact Client Services by phone at 1-800-263-8349, or by email at questions@b2bbank.com.

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