

MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION

Deposit Account Rate Monitor

(as of February 2026)

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I. INTRODUCTION

This Rate and Fee Schedule applies to Morgan Stanley Private Bank, National Association (“Morgan Stanley Private Bank” or “MSPBNA”) deposit accounts offered on Morgan Stanley Online (“MS Online”) and the Morgan Stanley Mobile App (“MS App”). The words “we,” “us,” “our,” “the Bank,” “Morgan Stanley Private Bank”, and “MSPBNA” refer to Morgan Stanley Private Bank, National Association, Member FDIC. The words “you,” “your,” “yours” and “client” refer to the account owner(s) and/or authorized person(s). Active Products include the Signature Savings account, referred to as “Savings Account.”

II. Rate Information

The interest rate and Annual Percentage Yield (“APY”) on deposits can change as often as daily, at our discretion, without prior notice to you.

Signature Savings Account Interest Rates and APYs as of 02/10/2026:

Value of Eligible Assets and Liabilities in the applicable Savings Pricing Group

From	To	APR	APY
\$0.00	\$999,999	3.68%	3.75%
\$1 million	And above	3.68 %	3.75%

A. Calculation Method

- We use the daily balance method to calculate interest on your Savings Account.
- This method applies a daily periodic rate to the principal in your Savings Account each day
- Interest will accrue beginning on the date of deposit at the Bank, will compound daily and will be credited to your Savings Account monthly.

B. Tier Structures

- Interest rates are structured in tiers according to the value of Eligible Assets and Liabilities (as defined below) maintained with Morgan Stanley Private Bank, National Association, as well as Morgan Stanley Smith Barney LLC or their respective affiliates in your Savings Pricing Group (as defined below) on each Valuation Date (as defined below). A relationship does not have to be maintained with Morgan Stanley Smith Barney LLC or its affiliates in order to be eligible for an MSPBNA deposit account or any interest tier. Currently, there are two interest rate tiers based on the Eligible Assets and Liabilities in the applicable Savings Pricing Group:
 - \$1,000,000 or greater

- Less than \$1,000,000
- We reserve the right to change interest rate tiers and their interest rates, and further, on any day there may be no difference in the interest rates on different tiers. We also reserve the right to change the basis for tiering or eliminate tiering altogether, including changing the definition or components of the Savings Pricing Group. Your interest rate may change each Valuation Date depending on the value of your Eligible Assets and Liabilities, the applicable tier ranges, and the applicable interest rate assigned to each tier.
- For purposes of determining your interest rate tier, the following terms have the following meanings:
 - “Eligible Assets and Liabilities” generally include the following: Cash, Equities, Bonds, Certificates of Deposit (CDs), Alternative Investments (including Managed Futures), Unit Investment Trusts, Exchange-Traded Funds, Mutual Funds, 529 Plans, Insurance, Annuities, outstanding balances on securities-based loans (including Margin, Non-Purpose Margin, and Liquidity Access Line), and Residential Mortgage Loans/Home Equity Lines of Credit, (if the client has consented to share this balance information). Residential mortgage loans/home equity lines of credit are offered by Morgan Stanley Private Bank, National Association. A relationship does not have to be maintained with Morgan Stanley Smith Barney LLC or its affiliates in order to be eligible for a residential mortgage loan made by MSPBNA.
 - We will determine the value of Eligible Assets and Liabilities each week (the “Valuation Date”) and our valuation will be final. If a change in the value of your Eligible Assets and Liabilities causes you to move from one interest rate tier to another interest rate tier, your Accounts will earn interest at the rate in your new tier beginning no later than the first business day following the subsequent Valuation Date.
 - A “Savings Pricing Group” is generally a group of accounts within a household.
 - Certain accounts can be included in a household based on the account owner’s familial relationship to the head of household. Eligible family relationships include spouse (or domestic partner), children, parents, grandparents, grandchildren, siblings and siblings-in-law of the head of household. To avoid potential adverse tax consequences, there are restrictions on including accounts for siblings (including in-laws) in the same household as IRAs and/or other tax-qualified accounts.

There are also restrictions on what account types can and cannot be grouped together in a Savings Pricing Group.

- Retirement Accounts cannot be grouped together in a Savings Pricing Group. Retirement Account include: Versatile Investment Program (VIP) Accounts, Education IRA Accounts, Retirement Plan Manager Accounts and Retirement Planning Accounts.

- Deposit Accounts offered by MSPBNA and Self-Directed Accounts that are not part of any households can be included in a Savings Pricing Group only if the primary owner of these accounts is also the primary owner of the Signature Savings Account. Accounts in which you are the secondary owner will not be included.
 - Self-directed Account include trading and investment accounts offered through E*TRADE from Morgan Stanley.
 - Certain Self-directed account types may not be included in a household or Savings Pricing Group, including Investment Club Account, Corporation, Limited Partnership, Living Trust, Incorporated Non-Profit Organization, Estate Account, Guardianship Account, General Partnership, and Limited Liability Company.
 - Deposit Accounts include Bank Accounts offered by Morgan Stanley Private Bank, National Association, such as Premium Savings Account and Max-rate Checking Account.
- You may obtain information with respect to current interest rates and interest rate tiers for your Savings account by calling us at 800-688-3462-

III. Minimum Deposits and Fees

- There is no minimum initial deposit required to open an account.
- However, your account must be funded within 90 days to remain open.
- No account or transaction fees are applied to the Savings Account.

IV. Compounding and Crediting

- Interest is compounded daily.
- Interest will compound from the date of deposit to the last full day before the date of withdrawal.
- Interest will be credited to your account on a monthly basis.
- If you close your account before interest is credited, you will receive the accrued interest through the last full day prior to the account closure.

V. Minimum Balance

- There is no minimum balance requirement.