



How to Set Up your Max Account

1: LINK CHECKING

5 Minutes



Connect your checking (or brokerage account with check writing) to **MAX**.

2: OPEN SAVINGS

5 Minutes per Bank

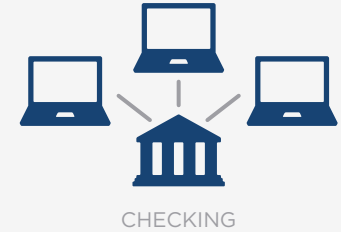
ONLINE SAVINGS



Open online savings accounts. The **MAX** Common Application makes it easy.

3: LINK SAVINGS & OPTIMIZE

5 Minutes per Bank



Link your online savings accounts to your checking account, then connect them to **MAX**.

1 Link your checking account to MAX

- Bank of America
- JP Morgan / Chase
- PNC Bank
- Charles Schwab Bank
- First Republic Bank
- SunTrust
- USAA Bank
- Citibank
- Wells Fargo
- Capital One
- Fidelity CMA
- TD Bank
- US Bank

2 Set your target checking balance

As **MAX** optimizes your accounts each month, it will seek to keep this amount in your checking account.

Cash in excess of your target amount will be swept to your higher-yielding online savings accounts.

3 Use the MAX Common Application to open new online savings accounts

Answer a few additional questions on the **MAX** website and choose which online savings accounts you wish to open.

If you already have online savings accounts at **MAX**-supported banks, or if you are opening a **UFB Direct** account, you may skip to step 6.

4 Finish opening your savings accounts on the online bank websites

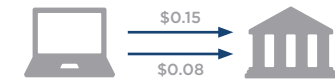
Within 12 hours, you will receive an email from each bank with instructions on how to finish your savings account applications.

Click the link in the email that directs you to your online bank website to accept terms and conditions and open your account.

5 Link your savings accounts to your checking account

On each online bank website, link your checking account as an external account.

Your online bank will send two small deposits to your checking account via ACH.



Savings Account Checking Account

2 - 3 Days Later

Login to your checking account and take note of the trial deposits you have received.

Return to your online savings bank websites and enter the deposit amounts.

6 Login to your MAX account and initiate your first optimization

Your setup is complete! **MAX** will keep your cash optimized each month automatically.

- Complete on **MAX** Website
- Complete on Online Bank Websites