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*The current list of FDIC-insured depository institutions in the network is shown at https://www.intrafi.com/network-banks/. Offering is subject to availability. Terms and conditions apply. Interest rate may change after the account is opened. Cash on deposit at FDIC-insured institutions through the Enhanced Savings Program offered by Raymond James Bank is insured by the FDIC up to \$250,000 per insurable capacity per depository institution (bank), subject to applicable FDIC rules and limitations. The Enhanced Savings Program relies on the services of IntraFi Network, LLC, for the placement of deposits at a network third-party FDIC-insured depository institutions. Raymond James is not affiliated with IntraFi Network, LLC. © 2024 Raymond James Bank, member FDIC. Raymond James & Associates, Inc., and Raymond James Financial Services, Inc., are affiliated with Raymond James Bank. Unless otherwise specified, products purchased from or held at Raymond James & Associates or Raymond James Bank, are not guaranteed by Raymond James Bank, and are subject to investment risks, including the possible loss of the principal invested. Banking and lending solutions are offered through Raymond James Bank, an affiliate of Raymond James & Associates, Inc., and Raymond James Financial Services, Inc. Raymond James & Associates, Inc., member New York Stock Exchange/SIPC. Raymond James Financial Services, Inc., member FINRA/SIPC.