

OCEAN BEACH MAINSTREET ASSOCIATION

MAY 2023 NEWSLETTER



We hope you are getting ready for OB Street Fair!
June 24, 2023

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OBMA Mission Statement & Board of Directors



OCEAN BEACH MAIN STREET ASSOCIATION

Mission Statement

To promote and support local business and economic vitality in the Ocean Beach Community.

OBMA BOARD OF DIRECTORS

Barbara Iacometti, President

Details SalonSpa, Executive Committee Chair

Mike Akey, 1st Vice President

Pacific View Real Estate

CC Summerfield, 2nd Vice President

CC Summerfield Realtor

Kyle Jaworski, Secretary

Raglan Public House

Mike Stifano, Treasurer

Winstons, Finance Chair

Gary Gilmore

Gilmore Family Jewelers

Craig Gerwig

4864 Newport Avenue LLC

Matt Kalla

Matt Kalla Insurance Agency

Ron Marcotte

Sign Diego

Ken Moss

Power Logic USA

Joella Peregoy

OB Business Center

Daisy Santana

Social Syndicate

Shawnn Silverman

Dirty Birds OB

Beth Wright

OB Barbershop

OBMA TEAM

Denny Knox, Executive Director

Tracy Wagner, Operations Manager

Kristen Keltner, Event & Program Manager

Christine Bush, Office & Project Coordinator

Dayna Cornell, Office & Event Coordinator

FARMERS MARKET MGMT & STAFF

Community Crops

David Klamann, Farmers Market Manager

Farmers Market Team - Tony & Richee

MAD CONTRACTORS & CONTRACTORS

Naturescape, Inc.

EcoClean Services

Centric Marketing - PR Services

Intrepid Network, Inc.—Multimedia Services



Every Wednesday • 4 PM to 8 PM
4900 Block Newport Avenue



OBMA Meeting Schedule & Member News

OBMA MEETING SCHEDULE

Hybrid meetings are available at the OBMA office or zoom unless otherwise noted.

Tuesday, 5/2/2023 at 9:00am

Design Committee Meeting

Friday, 5/5/2023 at 9:00am

Promotion Committee Meeting

Tuesday, 5/9/2023 at noon

Clean & Safe Committee Meeting

No Meeting in May

Economic Vitality Meeting

Wednesday, 5/10/2023 at 1:00pm

Finance Task Force Meeting

Thursday, 5/11/2023 at noon

OBMA Board of Directors Meeting

Maintenance Assessment District Annual MAD Meeting

Wednesday, May 10, 2023 @ Noon

OBMA Office

1868 Bacon Street, Suite A San Diego, CA

[Virtual Link Click Here](#)

Additional details on page 9

May Sundowner

Join us on Thursday, May 25, 2023

5:30 pm



New Members

Point Loma Advisors

(619) 798-6400

Brad@PointLomaAdvisors.com

PointLomaAdvisors.com

Bank & Financial Institutions

No Brainer Universe

Jorge@NoBrainerUniverse.com

(619) 939-8163

@NoBrainerUniverse

Specialty Services & Community Resources

Wildsong Productions

4944 Newport Avenue

(760) 500-2274

WildsongProductions.com

Arts, Culture, & Entertainment

OBMA Board Election Intent to Run

BOD Intent to Run Forms are available if you would like to consider running for a Board position at the Ocean Beach MainStreet Association.

The requirements necessary to run for the Board of Directors are as follows:

- Must be a member in good standing
- Must have served on one of OBMA's committees for at least one year
- Will have the time to devote to monthly board meetings, committees, and special events

Form is available on page 17 or can be picked up from the OBMA office. Intent to Run forms are due in the OBMA office no later than noon on June 7, 2023. Official election ballots go out before July 1, 2023, and must be returned to our office no later than noon on July 12, 2023.

OB Earth Day Community Clean Up & FOB Brew



CEAN BEACH

COMMUNITY CLEAN UP & COLLABORATIVE BREW

April 22nd @ 10 AM



Sponsors



Ocean Beach, CA



OB Earth Day Community Clean Up & FOB Brew



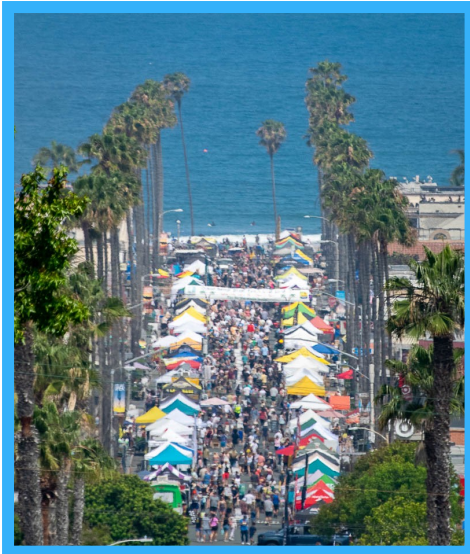
Thank you to everyone who came out to help celebrate Earth Day OB style!

Ocean Beach Street Fair & Chili Cook-Off



Saturday, June 24, 2023
10 am to 8 pm

OceanBeachSanDiego.com



OBMA Members

Reserve your booth space!

If you are interested in a booth, contact Tracy Wagner Tracy@oceanbeachsandiego.com. The earlier you reserve the better able we are to accommodate placement requests. Call us today at (619) 224-4906



Community Murals

We'll have two community murals. We can't wait to see what concept Janis with Walls with a View comes up with. A huge thank you to our mural sponsorship Submerge and Think Blue San Diego.

Ocean Beach Street Fair & Chili Cook-Off



CHILI COOK-OFF CONTESTANTS SIGN UP NOW!

Amateur & Restaurant Division

Compete for the bragging rights to the People's Choice Award for the Best & Hottest Chili!

[Click here to sign up!](#)



SEASIDE FAMILY FUN ZONE

Thanks to all our sponsors and member support for helping making this area an amazing place for the community to gather and enjoy The Rad Hatter, music lessons with Paper Moon Music, arts and crafts with Artist Outpost, along with Face Painting and of course the large inflatables. It wouldn't be Street Fair without the large extra large slide—now with a view of the pacific ocean.



VOLUNTEER

The Annual OB Street Fair & Chili Cook-Off takes more than 150 volunteers to set-up, vendor check-in, block captains, information booths, chili cook-off tickets and more.

[Click here to sign up to volunteer!](#)



LUMINOSITY Festival of Light

WHAT CAN MY LOCAL BUSINESS DO TO HELP SUPPORT LUMINOSITY?

- Donate merchandise or services to be used in fundraising auctions and raffles.
- Sponsor a light installation.
- Allow donation cans in your business.
- Provide discounts to major donors.
- Sponsor a fundraising event: a concert, donor/sponsor appreciation meet and greet, a special menu, etc.
- Promote the event through your social media channels.
- If you have a prime viewing area for the drone show, provide seating for major donors and sponsors.
- Allow streamed media promoting the event to be broadcast on your monitors.



LUMINOSITY ENCOURAGES ACTIVE PARTICIPATION BY INCORPORATING LIGHTING FEATURES OR INSTALLATIONS AT YOUR LOCATION.

Sponsor and collaborate with an artist provided by LUMINOSITY to utilize your site as part of their project. OR do it yourself; a LUMINOSITY representative will provide free consultation on how to get lit! You can display your lighting features before and after the Fourth of July for maximum exposure.

QUESTIONS?

Please feel free to contact us for more information at lightupob@oceanbeachluminosity.com

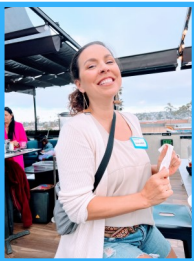
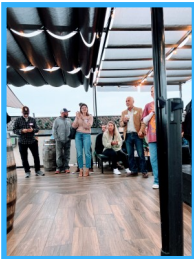
Design by @s.wilson.design

OBLUMINOSITY.COM

April Sundowner

Thank you to The Holding Company and our sponsors for a fun networking evening on the roof top!

The food and drinks were delicious and oh what a view!



Friends of OB



Become a Friend of OB and support our eclectic beach town!

Friends of OB is a collaboration of the Ocean Beach MainStreet Association and The Peninsula Alliance. Contributions made to Friends of OB will support the OBMA's Clean & Safe Program with the mission to inform our merchants and community members to promote a safe and clean environment throughout the Ocean Beach business districts.

[DONATE TODAY](#)

Thank you to the following Friends of OB for donating in April!

Individual

Rebecca Villa

Laurie Hurl

Business

Diane Sullivan Reality

Rosamaria Acuna, Realtor

Thank you to Home Automation for their monthly \$50 donation!

MAD Annual Meeting

The Newport Avenue Maintenance Assessment District is having their Annual MAD meeting on Wednesday, May 10, 2023 at noon either in-person at 1868 Bacon Street, Suite A or on zoom—[click here for link](#).

At his meeting we review this last fiscal year and we present the budget based on assessments and grants for the MAD area for FY24 (July 1-2023 to June 30, 2023). All assessed entities are invited. The assessments are levied on property owners in the MAD area on an annual basis. Members of the public are welcome to attend.

Please contact Tracy@oceanbeachsandiego.com if you have any questions you want answered at this meeting.

Sidewalk Beautification Initiative

Sidewalk Beautification Initiative



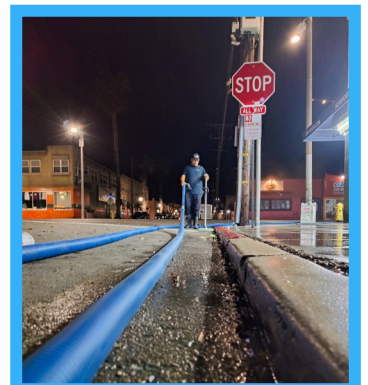
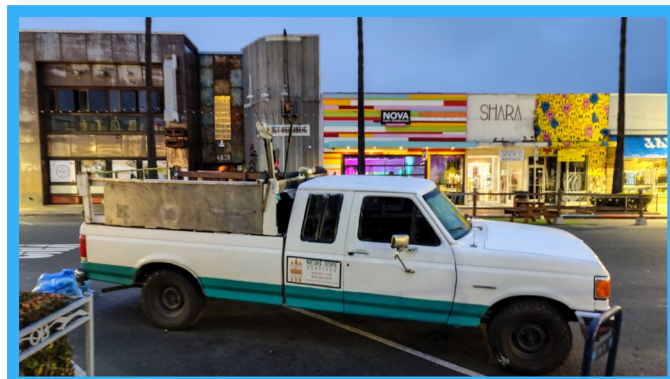
The Ocean Beach MainStreet Association's Board of Directors has allocated seed funding for a **Sidewalk Beautification Initiative**.

We're thrilled to be able to provide this initiative with funds raised through events managed by the OBMA. EcoClean services will be power-washing and sanitizing either the north or south side of Newport Avenue weekly as part of the **Sidewalk Beautification Initiative**.

See full schedule on the next page.

The Sidewalk Beautification Project began on April 17, 2023 with the steam cleaning of the 4800-5000 blocks of Newport Avenue on the north side.

A huge thank you to Josh Utley for taking pictures at 5am.



Sidewalk Beautification Initiative

Sidewalk Beautification Initiative

Hard copies of the schedule were distributed to businesses in the 4800-5000 blocks of Newport.

Sidewalk Beautification Initiative



OCEAN BEACH
MAINSTREET
ASSOCIATION
www.OceanBeachSanDiego.com

This is an initiative of the OBMA.

POWER WASHING SCHEDULE

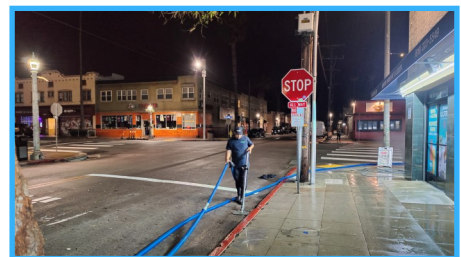
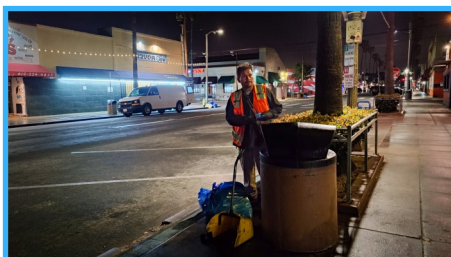
Newport Ave.	North	4/17/2023
Newport Ave.	South	4/24/2023
Newport Ave.	North	5/01/2023
Newport Ave.	South	5/08/2023
Newport Ave.	North	5/15/2023
Newport Ave.	South	5/22/2023
Newport Ave.	North	5/29/2023
Newport Ave.	South	6/05/2023
Newport Ave.	North	6/12/2023
Newport Ave.	South	6/19/2023
Newport Ave.	North	6/26/2023
Newport Ave.	South	7/03/2023*
Newport Ave.	North	7/10/2023
Newport Ave.	South	7/17/2023
Newport Ave.	North	7/24/2023
Newport Ave.	South	7/31/2023
Newport Ave.	North	8/07/2023
Newport Ave.	South	8/14/2023
Newport Ave.	North	8/21/2023
Newport Ave.	South	8/28/2023
Newport Ave.	North	9/04/2023
Newport Ave.	South	9/11/2023
Newport Ave.	North	9/18/2023
Newport Ave.	South	9/25/2023

*Schedule may be altered due to July 4th

Power Washing services provided by EcoClean.

Their team will be out each Monday between 3am—6am.

Reach out to the OBMA if you did not receive a hard copy and we'll drop one by.



Ocean Beach Pier Renewal Project

OB Pier Update

The OB Pier Renewal Project is ongoing. The City hired consultants to continue investigating what the preferred alternative will be for the OB Pier. You can go to www.OBPierRenewal.com for the latest information. OBMA is also posting at least weekly to our OB Pier page on our website www.OceanBeachSanDiego.com.

office informed about your concerns. Here's hoping that we will have some good news soon! We completed the first large public outreach meeting on April 1st and had a wonderful response to this presentation and the interactive workshop stations at the venue. We are planning the June 10th Public Outreach event as we speak.

At the OB Farmers Market on Wednesday from 4pm to about 7pm, the OB Pier Renewal Project team will be doing outreach and amassing all your comments and questions. We're excited to hear from each and every one of you. As we get more handouts from the consultants, we will make them available as soon as possible.

We are hearing that the OB Pier will most likely get the railings fixed during May and hopefully reopen by Memorial Day. We've heard from many of you that having the OB Pier closed has not been good for your businesses. We have been keeping the Council office and Mayor's office informed about your concerns. We completed the first large public outreach meeting on April 1st and had a wonderful response to this presentation and the interactive workshop stations at the venue. We are planning the June 10th Public Outreach event as we speak.

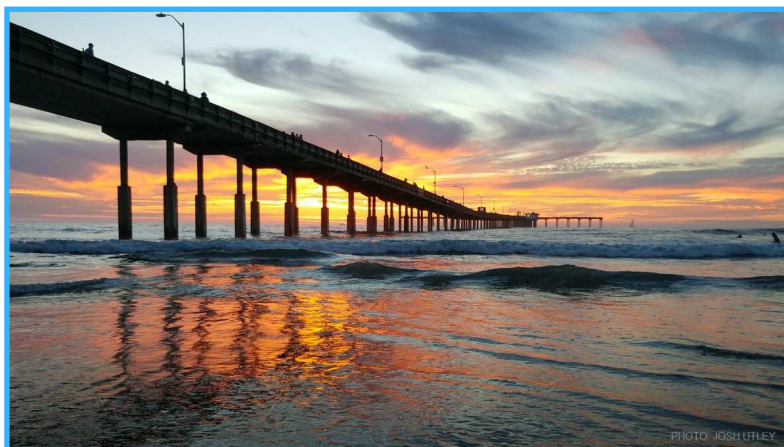


Photo by Josh Utley

www.OBPierRenewal.com

Reach out to the OBMA office if you have questions. We can be reached at (619) 224-4906.

Ocean Beach Pier Renewal Project



Ocean Beach Pier Renewal Project

Overview

For more than 50 years, the Ocean Beach (OB) Pier has provided both locals and tourists with free access to fishing and other recreational activities. But recent storms and high surf have damaged the pier forcing it to close several times. A 2018 study of the pier analyzed three options for the future of the pier: repair, rehabilitate or replace. The study documented various structural problems with the pier and determined that it has reached the end of its service life. Based on this study, the City of San Diego determined that pursuing a potential replacement of the pier is the best option when considering return on capital investment, facility modernization, functional and operational improvements and design in anticipation of future sea level rise.

Ocean Beach Pier Renewal Project

The Ocean Beach Pier Renewal project aims to provide a preferred design alternative for the potential replacement of the OB Pier. The City contracted consultant Moffatt & Nichol to create the preferred design alternative, which will consider public input, community impact, environmental permitting, sustainability, operational usage, cost, historical significance and numerous other factors. The goal is for the potential replacement pier to have a service life of 75 to 100 years. An estimated cost for the project has not yet been determined, but a combination of federal and state grants is expected to help fund the project.

A task force was created to represent the community's interest in the project. The Ocean Beach Pier Task Force includes volunteer community members who were nominated by local advisory groups and representatives from Mayor Todd Gloria's office, Council District 2 and the City's Strategic Capital Projects Department.

Seeking Public Input

The City will be holding a series of community workshops to gather public input about the project. More information regarding these workshops can be found online by visiting www.OBPierRenewal.com or scanning the QR code. Updates will also be posted on the City's social media accounts using #OBPierRenewal.



Quick Facts on the OB Pier

- Official name: The San Diego Fishing Pier.
- Location: End of Niagara Street in Ocean Beach, CA.
- Opened in 1966.
- Took 14 months to build.
- 1,971 feet long.
- Longest concrete pier on the West Coast.
- Includes a café and bait-and-tackle shop.
- Junior Lifeguards jump off the pier annually to raise funds for the Prevent Drowning Foundation of San Diego.

Around Town

THE WEATHER We're really hoping that the weather will warm up for late spring and early summer so we can enjoy our marvelous community a little more than this past winter. Just as a reminder, the staff at OBMA wants to help you maximize traffic to your business. We can help brainstorm how to best promote your business. Reach out to our office at 619-224-4906 to schedule an appointment.

SIDEWALK VENDING ORDINANCE The ordinance which actually went into effect on Feb. 1, 2023 has had a few glitches with enforcement. Please continue to report on Get It Done or AskParks@san Diego.gov any illegal use of the beach front area by vendors. We'd appreciate it if you would also copy info@oceanbeachsan Diego.com so that we can continue to advocate for you and follow up with the City.

Veterans Plaza Update

We really don't have much of an update at this time. We told you last month that we had been informed that the Parks and Rec Department was going to re-sod the grassy area at the foot of Newport Ave. It hasn't happened yet so we will keep pushing for a clean up and leveling of both the Veterans Plaza area and Saratoga Park. As many of you know, we are having the OB Street Fair Chili Cook-off which includes Veterans Plaza/grassy area and a children's area in Saratoga Park as well. In the meantime, if you want to contact Parks and Rec please feel free to email them at AskParks@san Diego.gov

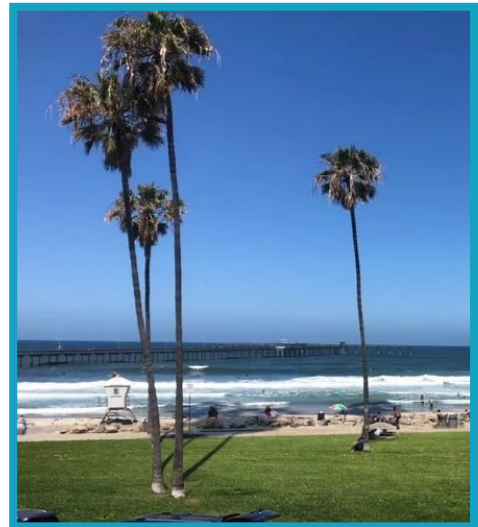


Image provided by OBVeteransPlaza.org project showing the park restored with grass.

STRO Enforcement Program

Short-Term Residential Occupancy Enforcement Program Update

[Click here for Q&A from the City of San Diego](#)

OB Online Business Directory • Letter of Agency



Ocean Beach Online Business Directory



We need your help to ensure we have the most up-to-date information for your business.

Maximize this great marketing tool to grow your business! Refresh your listing we have new features and tools including the ability to include an image of your business or logo, along with a description and social media links. Please take five minutes to complete the OBMA Business Member Information form, which will be used to update your OB Online Business Directory profile.

A few fun facts about the OBMA Website & OB Online Business Directory:

In 2021 OceanBeachSanDiego.com had over 500K page views

- 82% were New Site Visitors
- 18% were Returning Visitors
- People living throughout California, Arizona, Texas, Washington and Nevada were the top visitor's to the directory

New OB Online Business Directory features include:

- 300 character description
- Social media handles and a photo of your business

We'll be updating the OB Online Business Directory with professional photos of the business districts including Downtown, North OB and South OB.

Need help completing the form or just want to say hello, please reach out to Tracy Wagner at (619) 224-4906 or Tracy@OceanBeachSanDiego.com.

[Update your profile by clicking here!](#)

LETTER OF AGENCY

We continue to urge our merchants and property owners to fill out their LOAs so that SDPD has some ability to move campers off your private property. With all the recent crimes in the area, we need to all do our part to get our community back to normal. As a reminder, the Clean & Safe Committee meets at noon on the 2nd Tuesday of each month.

If you would like to join in, please contact Tracy@oceanbeachsandiego.com or Kristen@oceanbeachsandiego.com and they will send you the link to the meeting.

We also meet in person as well at our office at 1868 Bacon Street.

[Click here to apply for an LOA through City of San Diego Police Department](#)

OBMA Board of Directors Intent to Run Form



OCEAN BEACH
MAINSTREET
ASSOCIATION

INTENT TO RUN FOR OBMA BOARD OF DIRECTORS

Deadline to submit Intent to Run: June 7, 2023

Date: _____

To: **Ocean Beach MainStreet Association**
Attn: Secretary
1868 Bacon Street, Suite A
San Diego, CA 92107

Re: **FY2023-2026 Board of Directors Election**
3 Year Term (July 2023 to July 2026)

To Whom It May Concern,

I, _____, intend to run for the Ocean Beach MainStreet Association's Board of Directors. I have read the requirements and meet the requirements to serve on the Board of Directors:

- I am OBMA member in good standing

Business Name: _____

Business Address: _____

- I have served on _____ Committee for a minimum of one year and have actively worked to improve my business community.
- I have time to devote to monthly Board meeting as well as work on a minimum of one of the standing committees. I understand as a Board member I'll need to be available to chair or co-chair a committee during my three year commitment as an OBMA Board Member.

Print Name

Business

Signature

Date

Please return this form to the OBMA office at the address below by June 7, 2023 by noon.

1868 Bacon Street, Suite A • San Diego, CA 92107

T: (619) 224-4906 • E: Info@OceanBeachSanDiego.com • F: (619) 224-4976

www.OceanBeachSanDiego.com

OBMA Committee Goals & Updates

OBMA Committees meet once a month to promote and support local business and economic vitality in the Ocean Beach Community.

Committee Goals for Fiscal Year 2023 (July 2022—June 2023)



Clean & Safe Committee

The Clean & Safe Committee's purpose is to educate merchants and promote a safe and clean environment throughout the Ocean Beach Business District

Goals & Projects

- Increase Friends of OB program support
- Establish an OBMA Ambassador Program for the BID area
- Quarterly OBMA Community Clean Up
- Decrease graffiti in Ocean Beach
- Full compliance in filling out LOAs
- Communicate with City of San Diego's Park and Rec regarding sanitizing the beach parking lots on a regular basis.
- Report items which need to be addressed by the City of San Diego through Get It Done App
- Keep good working relationships with SDPD and local community groups.
- Clarify Sidewalk Vending Ordinance

Sidewalk Beautification Initiative

The Ocean Beach MainStreet Association's Board of Directors has allocated seed funding for a **Sidewalk Beautification Initiative**.

This initiative began on April 17, 2023.

Power-washing services provided by EcoClean and funded by the Ocean Beach MainStreet Association.



Committee meetings are the 2nd Tuesday of each month @ noon | Chairperson: Matt Kalla

OBMA Committee Goals & Updates

OBMA Committees meet once a month to promote and support local business and economic vitality in the Ocean Beach Community.

Committee Goals for Fiscal Year 2023 (July 2022—June 2023)



Design Committee

To identify and develop design programs needed for public improvements throughout the business community. To assist business and property owners with design education and technical assistance as requested.

Goals & Projects

- Purchase and install new trash receptacles in the MAD
- Maintain market lights along Newport Avenue
- Complete phase 37, 38 and 39 of the Ocean Beach Tile Project
- Paint five electrical boxes and maintain currently painted boxes
- Replace dated parking signage on Newport Avenue
- Wayfinding signage project
- Refurbish Happy OB Holiday Swags
- Put up holiday decorations in November & take them down in January
- Design and install new banners in January 2023



Trash Cans in MAD

New Trash Cans in MAD

The design committee is working to identify the best trash can receptacles for the MAD. OBMA will be replacing numerous trash cans this summer.

Committee meetings is the 1st Tuesday of each month @ 9:00am | Chairperson: Mike Akey

OBMA Committee Goals & Updates

OBMA Committees meet once a month to promote and support local business and economic vitality in the Ocean Beach Community.

Committee Goals for Fiscal Year 2023 (July 2022—June 2023)



Economic Vitality Committee

To promote the best use of existing building, natural, and human resources to ensure the economic viability of Ocean Beach. This committee's focus is the economic well-being of the Ocean Beach business district, including business retention, business recruitment, and cost analysis studies.

Goals & Projects

- Complete Who We Are & What We Do project
- Update the Online Business Directory
- New member onboarding procedures and outreach
- Outreach to current OBMA members to get them more involved in our organization
- Find a resolution for closing the parking lots in Ocean Beach
- Create and send out survey in March 2023 to our membership regarding their outlook for the New Year and what they would like from the OBMA organization
- Manage the Newport Avenue Maintenance Assessment District

OB Online Business Directory Update

OB Online Business Directory

We've heard from a lot of our members, 64 to be exact. Please reach out to the OBMA team and provide us with any updates to your business. This will ensure we have the most up-to-date information posted at OceanBeachSanDiego.com.



Committee meetings are the 2nd Wednesday of each month @ noon | Chairperson: Beth Wright

OBMA Committee Goals & Updates

OBMA Committees meet once a month to promote and support local business and economic vitality in the Ocean Beach Community.

Committee Goals for Fiscal Year 2023 (July 2022—June 2023)



Promotion Committee

To improve consumer, merchant and resident confidence in Ocean Beach through a unified image created by an exciting variety of activities. This committee is dedicated to creating advertising campaigns, implementing special events, and promoting the business districts.

Goals & Projects

- Complete Who We Are & What We Do project
- Redesign Online Member Directory
- OBMA merchandise—design and market
- Create Shop Local/Shop OB event (formerly Small Business Saturday)
- Create OB Holiday Gift Guide with Peninsula Beacon
- Holiday ornament—design and market
- Street Fair & Chili Cook-Off Logo for 2023
- Provide space for local non-profits to participate in Farmers Market.



Farmers Market Booth for Non-Profits

OBMA now has space for local non profits and OBMA partners at the Farmers Market each Wednesday.

Reach out to Dayna
(619) 224-4906 .



OBMA Website Fun Facts

OBMA's Website receives over 500K plus view each year!



Committee meetings are the 1st Friday of each month @ 9:00 am | Chairperson: CC Summerfield

Insured Bank Deposit program provides FDIC coverage up to \$2.5 million

The Edward Jones Insured Bank Deposit program is an interest-bearing savings solution that includes Federal Deposit Insurance Corporation (FDIC) protection. This program offers up to \$2.5 million* of FDIC coverage for your savings.

Insured bank deposit offers convenience

By using our Insured Bank Deposit program, you gain the convenience of having your FDIC-insured deposits and your investments on one statement. This can mean less paperwork and helps ensure all of your assets are working together to support your overall financial strategy.

Benefits:

- Your deposits are FDIC-insured up to \$2.5 million* (\$5 million for joint accounts of two or more people)
- Amounts that exceed the program's FDIC coverage limits will be removed from the program and invested in the Edward Jones Money Market Fund, unless you opt instead to deposit such amounts in an Excess Bank as outlined in the program disclosure at edwardjones.com/bankdeposit¹
- Electronic transfer of funds to and from your outside checking or savings account at no additional charge
- Direct deposit, online bill payment and direct debit for one-time or recurring expenses
- One consolidated statement that shows your cash and investments

How the program works

When available cash is placed into our Insured Bank Deposit program, deposits are made on your behalf into interest-bearing accounts at one or more FDIC-insured banks within the program. If your Insured Bank Deposit balance nears the FDIC limit at one of these banks, any additional cash is deposited at another eligible program bank on the applicable Bank List to help ensure you don't exceed current limits. By using multiple banks versus a single bank, the program is able to provide FDIC insurance for all your deposits.

You are responsible for monitoring the total amount of all direct or indirect deposits held by you or for you with these banks to determine the amounts eligible for FDIC insurance coverage. If you have other assets at one or more of our program banks, you may exclude that bank from holding your Insured Bank Deposit balances so you don't exceed current FDIC limits.

While you're responsible for monitoring your total deposits at program banks, any certificates of deposit you own through Edward Jones may be taken into account when we allocate your Insured Bank Deposit balances to help you stay within FDIC limits.

See page 2 for important disclosures.

A message from Edward Jones

Edward Jones[®]

> edwardjones.com | Member SIPC

For more information about our Insured Bank Deposit program, including disclosures and the list of program banks, visit edwardjones.com/bankdeposit.

Some services require either money market funds or the Insured Bank Deposit program. Certain fees, restrictions and minimum balances may apply.

*The FDIC insurance limit for all insurable capacities in the Insured Bank Deposit program is \$250,000 per program bank. The insurance limit applicable to any deposits (including certificates of deposit) that you maintain in the same capacity directly with a bank or through an intermediary (such as Edward Jones or another broker-dealer), will be aggregated with deposits in your deposit accounts at the program bank for purposes of the FDIC insurance limit. For example, if you have deposits in a bank through the program and also have made deposits at that bank outside the program, all of these deposits will count toward the FDIC limit. You are responsible for monitoring the total amount of deposits that you hold with any one bank, in order to determine the extent of FDIC deposit insurance coverage available to you. Go to edwardjones.com/bankdeposit for more information about the Edward Jones Insured Bank Deposit program, including the program disclosure document. Go to fdic.gov for more information about FDIC insurance.

Excluding a bank from holding your Insured Bank Deposit balances may result in a lower available program limit for FDIC insurance.

For the Insured Bank Deposit program, the program interest rate is impacted by several factors, including the total amount paid on deposits by the program banks, the fee paid to Edward Jones and a fee paid to a third party that assists Edward Jones in operating the program. Edward Jones determines the portion of revenue it receives as a fee. The fee paid to Edward Jones will affect the interest rate and may exceed the amounts paid to clients in the form of interest. Neither the program banks nor Edward Jones is required to offer the highest rates available.

Unlike the Insured Bank Deposit program, non-deposit investments held by your broker-dealer are not FDIC insured.

1 You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

Money market funds are offered by prospectus. Investors should consider the investment objective, risks and charges and expenses carefully prior to investing. The prospectus contains this and other important information that can be obtained from your financial advisor or by calling Edward Jones Client Relations at 800-441-2357. For hours, visit edwardjones.com. The prospectus should be read carefully before investing.

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