Don't leave this benefit on the table

Open an Empower Personal Cash™ account. Receive your negotiated contribution. Start saving.

How to open an Empower Personal Cash account[1]

An emergency savings contribution has been negotiated on your behalf by Local 597. To receive it, you must first open an Empower Personal Cash account.

Once your account is open, your negotiated contribution will be deposited directly into your account.

Important: You must open your Empower Personal Cash account before your contribution can be deposited.

Take action today

Don't miss out.

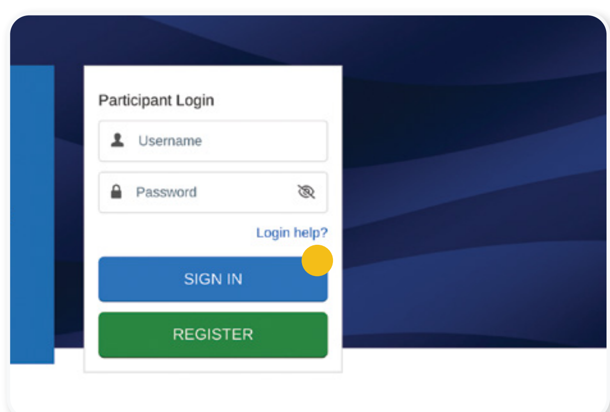
Open your Empower Personal Cash account today and put your contribution to work. You can add your own funds to the account and use your savings for saving emergencies, holidays, a vacation, or whatever life brings next.

You will need your driver's license, passport, or state-issued identification to complete this process.

Step 1

Log in or register

1. Visit **empowermyretirement.com** or the Empower mobile app.
2. Click on *Sign in* or *Register* to access your retirement account.



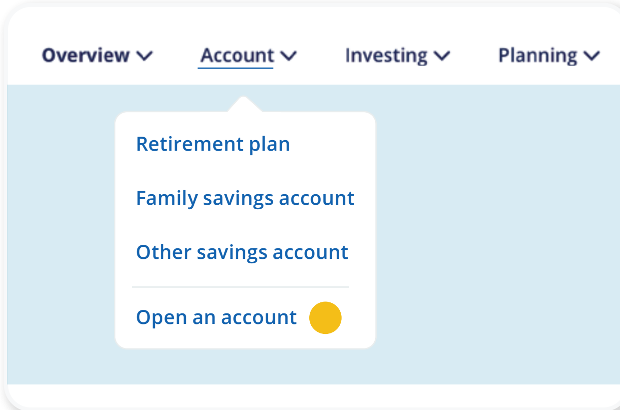
You can also register, log in, and open an account using the Empower mobile app.

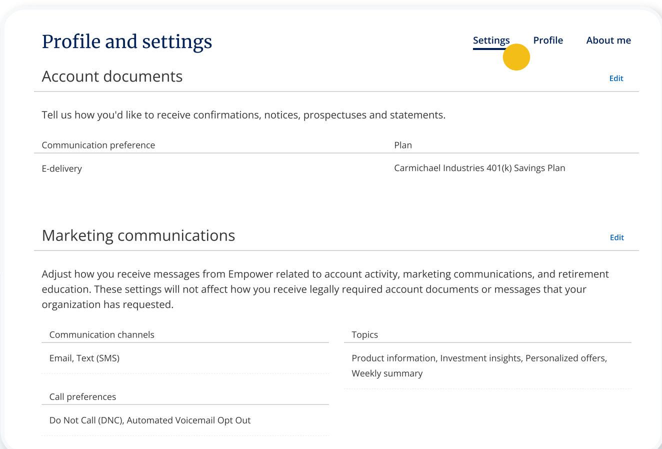
The charts, graphs, and screen prints shown are for ILLUSTRATIVE PURPOSES ONLY.

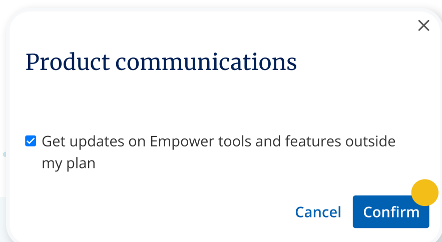
Step 2

Open an account

1. Click on *Account* in the navigation bar at the top.
2. Select *Open an account* from the dropdown.







If you do not see the Open Account option, please do the following:

Web

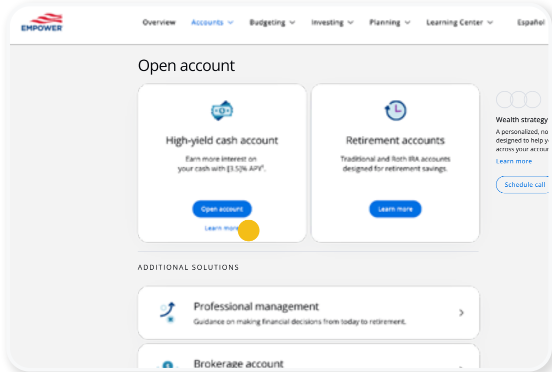
1. Click initials top right corner of screen.
2. Select *Settings*.
3. Scroll down further than the Empower Communication preferences to Preferences (see below).
4. Click *Product Communications Edit* button.
5. Select *Checkmark* as highlighted by the pop-up image below.

Mobile

1. Hamburger menu.
2. Profile.
3. Settings.
4. Communication preferences.
5. Product Communications checkmark box.

Select account.

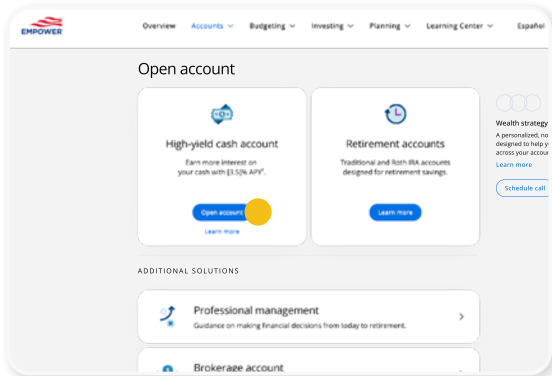
1. You will be taken to the Open an account page.
2. Click *Open an account*.
3. If you'd like additional details about the account click on *Learn More*.



Step 3

Apply for a Personal Cash account

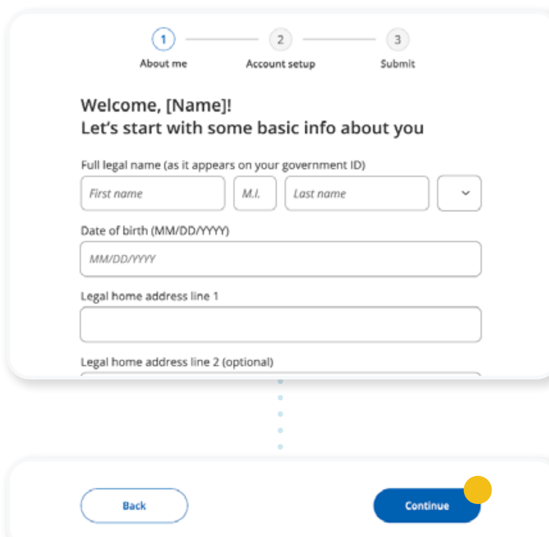
1. You will be taken to the application page to complete the account opening process.
2. Select the *Open Account* button under *High-yield Cash Account* button.



Step 4

Provide contact information

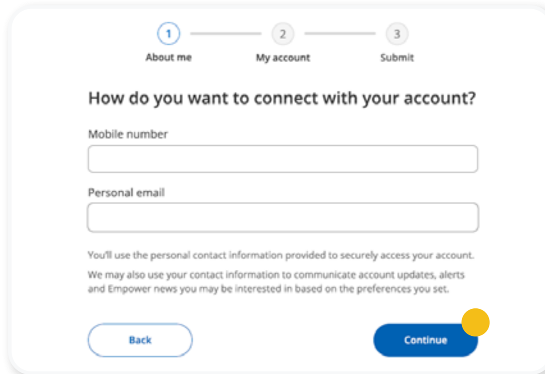
1. Add and edit your information accordingly.
2. Click *Continue*.



Step 5

Decide how you want to connect your account

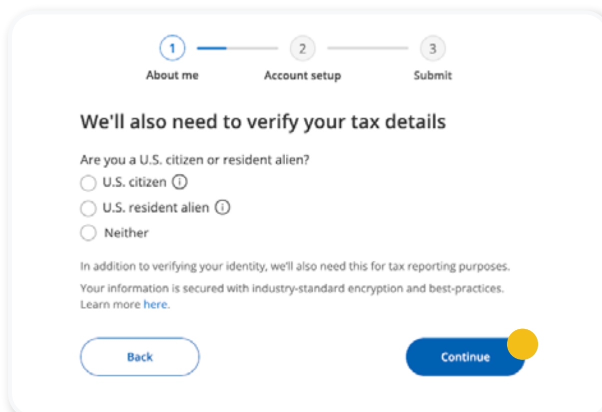
1. Add your mobile number and/or personal email then select *Continue*.



Step 6

Verify tax details

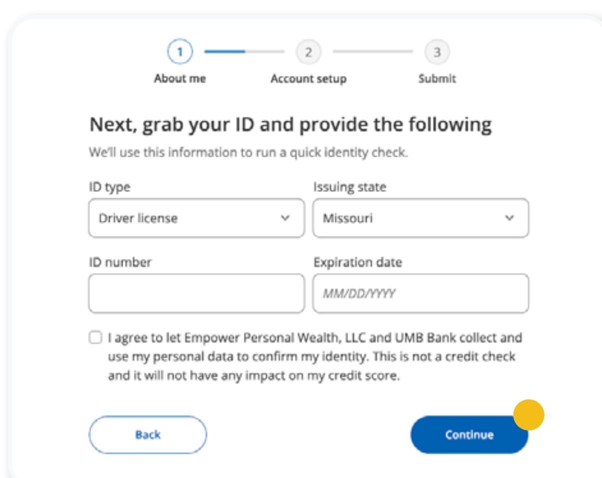
1. Select your resident status.
2. Click *Continue*.



Step 7

Verify your identity

1. Grab your ID.
2. Complete the appropriate fields.
3. Click *Agree*.
4. Select *Continue*.



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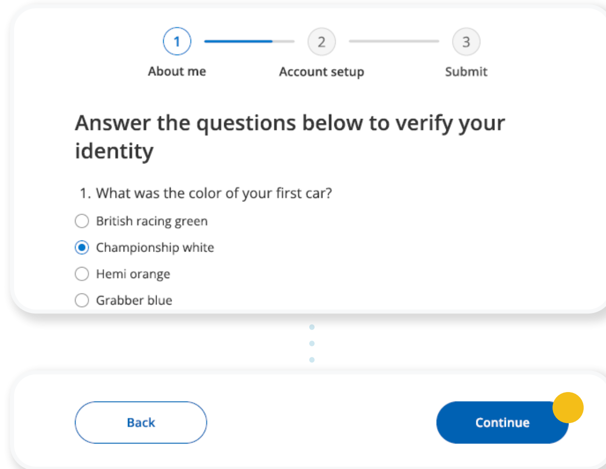
Step 8

Verify your identity (continued)

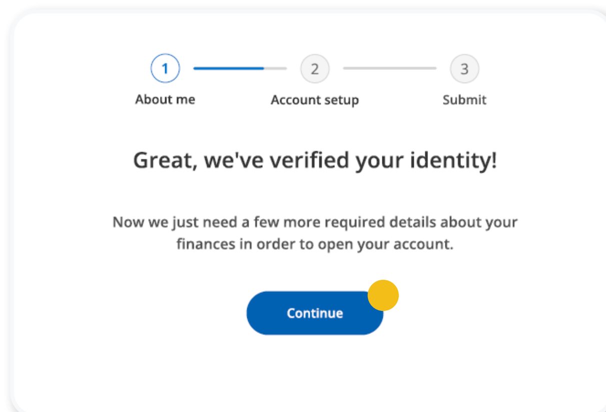
1. Answer the questions.
2. Select *Continue*.



Step 9

Success!

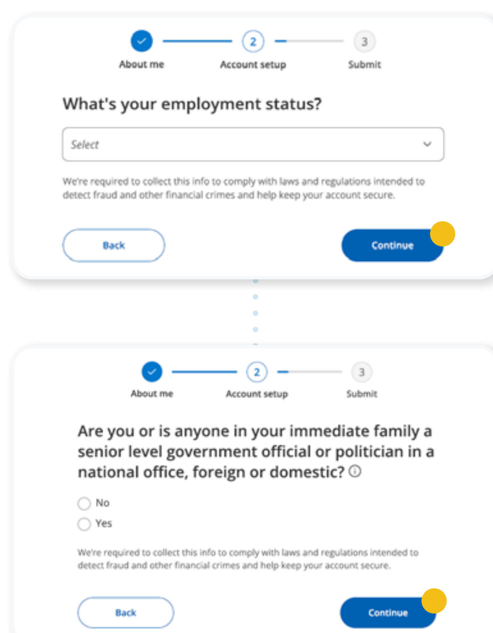
1. Select *Continue*.



Step 10

Employment status

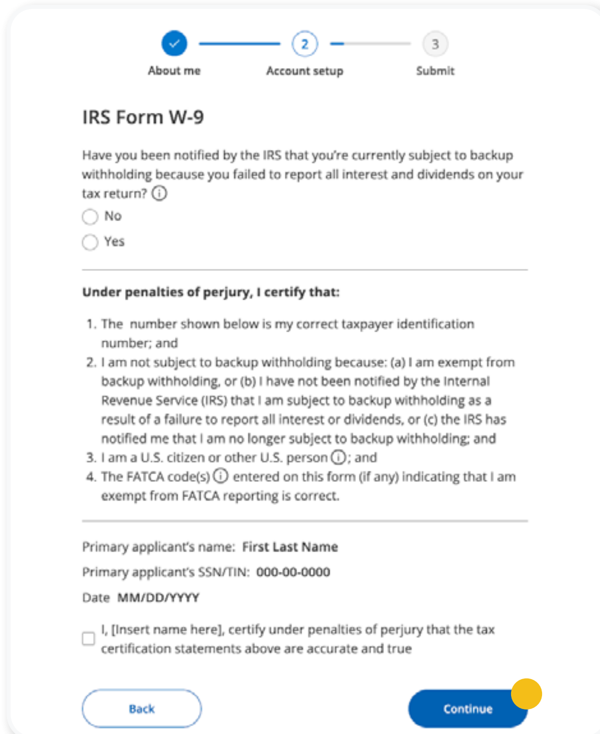
1. Select status from dropdown.
2. Select *Continue*.
3. Select whether you or a family member are a government official or politician.
4. Click *Continue*.



Step 11

IRS Form W-9

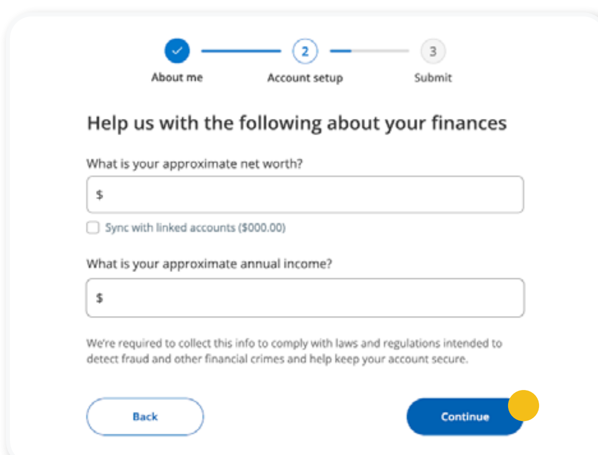
1. Select the appropriate button and click the certification checkbox.
2. Click *Continue*.



Step 12

About you

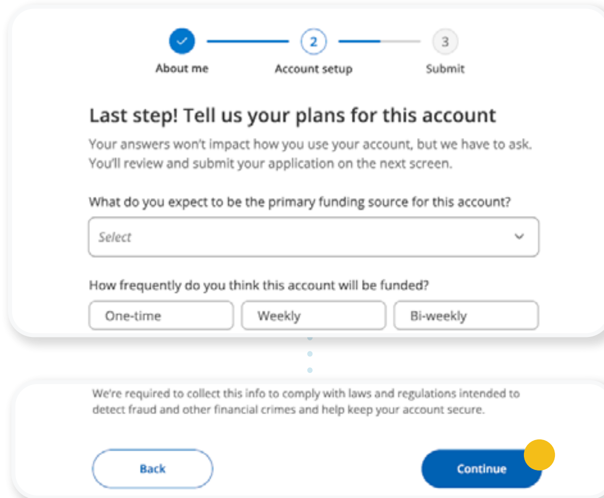
1. Populate your net worth and approximate net income.
2. Select *Continue*.



Step 13

About you (continued)

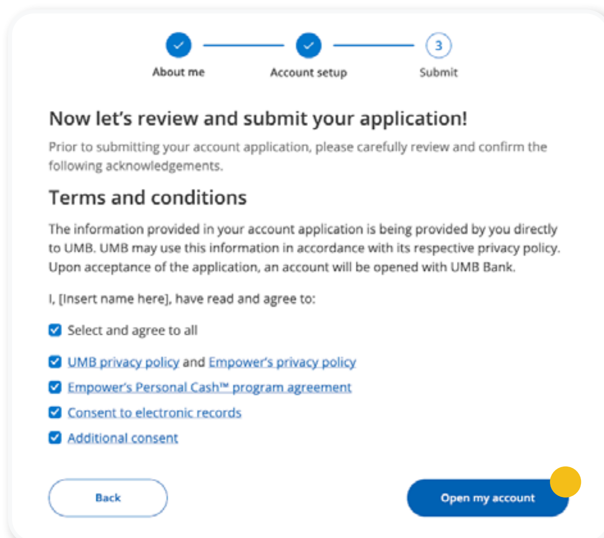
1. Tell us your plans.
2. Fill in your responses.
3. Select *Continue.*



Step 14

Almost there

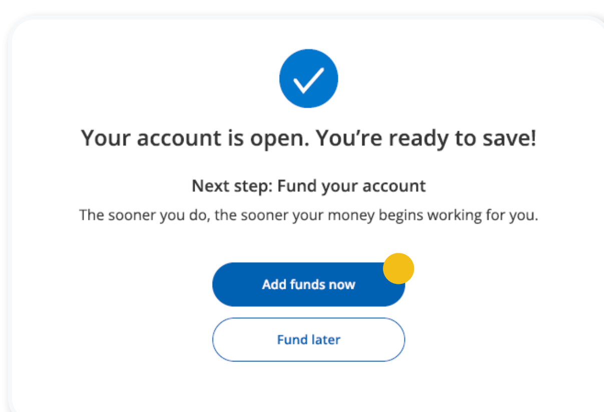
1. Review and submit your application.
2. Click *Open my Account*.



Step 15

Your account is now open

1. You may decide to add funds now or fund the account later.



For questions and assistance, contact Empower at **833-378-5971** weekdays from 7 a.m. to 9 p.m. and Saturdays from 8 a.m. to 4:30 p.m. Central time.

Be sure to mention you're a Pipe Fitter when you call!

1 The Empower Personal Cash™ Annual Percentage Yield (APY) as of July 15, 2026, is 3.30% APY (3.251% interest rate). The calculation for APY is rounded to the nearest basis point. Both the interest rate and APY are variable and subject to change at UMB's discretion at any time without notice.

FDIC insurance up to $250,000 (including principal and interest) per depositor per program bank. The cash balance you place through the program is swept to one or more program banks, where it earns a variable rate of interest and is eligible for FDIC insurance. If the number of program banks changes, the aggregate amount of available FDIC insurance could be higher or lower. If you have deposits at a program bank, you should consider electing not to use that bank by following the opt-out instructions we provide. If you do so, the aggregate amount of FDIC insurance available to you will be lower. If you do not do so, your existing deposits and deposits through Empower Personal Cash™ at that program bank will be combined for the purposes of FDIC coverage, which could result in some of your funds at that program bank being uninsured. You can find a list of the program banks here: **docs.empower.com/PDF/p/cash/program-banks.pdf**.

For more information on FDIC insurance coverage, please visit FDIC.gov. Customers are responsible for monitoring their total assets at each of the program banks to determine the extent of available FDIC insurance coverage in accordance with FDIC rules. Funds you place in the Empower Personal Cash™ Program are not covered by SIPC insurance.

There are no limits on the number of deposits or withdrawals you can make under the program. The maximum deposit limit per transaction is $250,000. The daily withdrawal limit is $25,000 unless in certain cases, you maintain a Personal Strategy account with Empower Advisory Group, LLC, or your account was opened and funded more than 60 days before the withdrawal, in which case the daily withdrawal limit is $100,000. For security reasons, there may be other limits on the amount, number, frequency, or destination of deposits or withdrawals you can make to or from the program. Transaction limits are subject to change at our discretion at any time.

The information provided in your account application is being provided by you to UMB. UMB may share this information with UMB's affiliates and with EMPOWER, each of which may use this information in accordance with its respective privacy policy. Upon acceptance of the application, an account will be opened with UMB.

Empower Personal Cash™ Program is offered through Empower Personal Wealth, LLC ("Empower"). Empower is not an FDIC-insured bank and deposit insurance covers the failure of an insured bank. Bank deposit products provided by UMB Bank, n.a., Member FDIC ("UMB"). Certain conditions must be satisfied for pass-through deposit insurance coverage to apply. To participate in the program, you must open an account at UMB, through which your funds will be placed in accounts at participating program banks (which may include UMB). The advertised interest rates are paid by participating program banks, including by UMB in its capacity as a participating program bank. Your funds will be FDIC insured up to applicable limits while in transit through UMB. UMB receives a fee from each program bank (except UMB) in connection with the program that is based on the aggregate daily closing balance of deposits held in program accounts by such program bank. The fee may vary from program bank to program bank and will generally increase as the aggregate amount of funds held in program accounts with the program bank increases. The information provided in your account application is being provided by you to UMB. UMB may share this information with UMB's affiliates and with Empower, each of which may use this information in accordance with its respective privacy policy. Upon acceptance of the application, an account will be opened with UMB.

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