

Participating Banks in the Bank Deposit Sweep Program (BDSP®)

Effective Date: January 18, 2024

Position	Region 1 Consumer MA, ME, NH, RI, VT	Region 2 Consumer CT, NY	Region 3 Consumer AK, CO, HI, ID, KS, MT, NE, NM, NV, OR, UT, WA, WY
1	CIBC Bank USA	CIBC Bank USA	CIBC Bank USA
2	Goldman Sachs Bank USA	JPMorgan Chase Bank, National Association	Bank of Baroda
3	JPMorgan Chase Bank, National Association	U.S. Bank National Association	First Horizon Bank
4	U.S. Bank National Association	UBS Bank USA	Synchrony Bank
5	Synchrony Bank	First Horizon Bank	The Bank of East Asia Ltd.
6	Manufacturers and Traders Trust Company	Goldman Sachs Bank USA	Capital One, National Association
7	American Express National Bank	State Street Bank and Trust Company	Umpqua Bank
8	Barclays Bank Delaware	Synchrony Bank	American Express National Bank
9	The Bank of East Asia Ltd.	East West Bank	WEX Bank
10	Umpqua Bank	American Express National Bank	Goldman Sachs Bank USA
11	Capital One, National Association	Barclays Bank Delaware	The Huntington National Bank
12	WEX Bank	The Bank of East Asia Ltd.	State Street Bank and Trust Company
13	The Huntington National Bank	Umpqua Bank	U.S. Bank National Association
14	BMO Bank National Association	Capital One, National Association	JPMorgan Chase Bank, National Association
15	Bank of Baroda	WEX Bank	State Bank of India
16	EagleBank	The Huntington National Bank	BMO Bank National Association
17	State Bank of India	BMO Bank National Association	Manufacturers and Traders Trust Company
18	UBS Bank USA	Bank of Baroda	Barclays Bank Delaware
19	First Horizon Bank	EagleBank	EagleBank
20	State Street Bank and Trust Company	State Bank of India	East West Bank
21	East West Bank	Manufacturers and Traders Trust Company	Synovus Bank
22	Pinnacle Bank	PNC Bank, National Association	Union Bank and Trust Company
23	Synovus Bank	Pinnacle Bank	BankUnited, National Association
24	PNC Bank, National Association	Synovus Bank	PNC Bank, National Association
25	BankUnited, National Association	BankUnited, National Association	UBS Bank USA
26	Union Bank and Trust Company	Union Bank and Trust Company	Bank of China
27	Bank of China	Bank of China	Pinnacle Bank
28	Citibank, National Association	Citibank, National Association	Citibank, National Association
	Excess Bank List	Excess Bank List	Excess Bank List
1	Citibank, National Association	Citibank, National Association	Citibank, National Association
2	U.S. Bank National Association	U.S. Bank National Association	U.S. Bank National Association

Position	Region 4 Consumer CA	Region 5 Consumer AL, AR, AZ, KY, LA, MO, OK, TX, TN	Region 6 Consumer DC, DE, FL, GA, MD, MS, NC, SC
1	CIBC Bank USA	CIBC Bank USA	CIBC Bank USA
2	Bank of Baroda	Synchrony Bank	Manufacturers and Traders Trust Company
3	American Express National Bank	JPMorgan Chase Bank, National Association	The Huntington National Bank

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4	Goldman Sachs Bank USA	Goldman Sachs Bank USA	BMO Bank National Association
5	State Bank of India	The Huntington National Bank	Synchrony Bank
6	The Bank of East Asia Ltd.	BMO Bank National Association	American Express National Bank
7	Umpqua Bank	Bank of Baroda	UBS Bank USA
8	Capital One, National Association	EagleBank	Goldman Sachs Bank USA
9	WEX Bank	State Bank of India	The Bank of East Asia Ltd.
10	The Huntington National Bank	Manufacturers and Traders Trust Company	Umpqua Bank
11	BMO Bank National Association	UBS Bank USA	Capital One, National Association
12	EagleBank	First Horizon Bank	WEX Bank
13	U.S. Bank National Association	State Street Bank and Trust Company	JPMorgan Chase Bank, National Association
14	JPMorgan Chase Bank, National Association	U.S. Bank National Association	U.S. Bank National Association
15	Manufacturers and Traders Trust Company	East West Bank	Bank of Baroda
16	UBS Bank USA	American Express National Bank	EagleBank
17	First Horizon Bank	The Bank of East Asia Ltd.	State Bank of India
18	State Street Bank and Trust Company	Umpqua Bank	First Horizon Bank
19	Synchrony Bank	Capital One, National Association	State Street Bank and Trust Company
20	East West Bank	WEX Bank	East West Bank
21	Barclays Bank Delaware	Barclays Bank Delaware	Barclays Bank Delaware
22	Union Bank and Trust Company	PNC Bank, National Association	PNC Bank, National Association
23	BankUnited, National Association	Union Bank and Trust Company	Pinnacle Bank
24	PNC Bank, National Association	BankUnited, National Association	Synovus Bank
25	Pinnacle Bank	Pinnacle Bank	Union Bank and Trust Company
26	Synovus Bank	Synovus Bank	BankUnited, National Association
27	Bank of China	Bank of China	Bank of China
28	Citibank, National Association	Citibank, National Association	Citibank, National Association
	Excess Bank List	Excess Bank List	Excess Bank List
1	Citibank, National Association	Citibank, National Association	Citibank, National Association
2	U.S. Bank National Association	U.S. Bank National Association	U.S. Bank National Association

Position	Region 7 Consumer IA, IL, IN, MI, MN, ND, OH, SD, WI	Region 8 Consumer NJ, PA, VA, WV, Others	Region 9 Business All States
1	CIBC Bank USA	CIBC Bank USA	CIBC Bank USA
2	Synchrony Bank	Synchrony Bank	Capital One, National Association
3	American Express National Bank	Goldman Sachs Bank USA	PNC Bank, National Association
4	UBS Bank USA	American Express National Bank	BankUnited, National Association
5	The Bank of East Asia Ltd.	Capital One, National Association	BMO Bank National Association
6	Umpqua Bank	UBS Bank USA	JPMorgan Chase Bank, National Association

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Position	Region 7 Consumer IA, IL, IN, MI, MN, ND, OH, SD, WI	Region 8 Consumer NJ, PA, VA, WV, Others	Region 9 Business All States
7	Capital One, National Association	WEX Bank	U.S. Bank National Association
8	WEX Bank	The Huntington National Bank	Bank of Baroda
9	The Huntington National Bank	BMO Bank National Association	EagleBank
10	BMO Bank National Association	Bank of Baroda	Pinnacle Bank
11	JPMorgan Chase Bank, National Association	EagleBank	The Bank of East Asia Ltd.
12	U.S. Bank National Association	State Bank of India	Barclays Bank Delaware
13	Bank of Baroda	Manufacturers and Traders Trust Company	Umpqua Bank
14	EagleBank	First Horizon Bank	State Bank of India
15	State Bank of India	State Street Bank and Trust Company	Union Bank and Trust Company
16	Manufacturers and Traders Trust Company	East West Bank	First Horizon Bank
17	First Horizon Bank	U.S. Bank National Association	State Street Bank and Trust Company
18	State Street Bank and Trust Company	JPMorgan Chase Bank, National Association	East West Bank
19	Goldman Sachs Bank USA	The Bank of East Asia Ltd.	Bank of China
20	East West Bank	Umpqua Bank	Citibank, National Association
21	Barclays Bank Delaware	Barclays Bank Delaware	Synovus Bank
22	Pinnacle Bank	Pinnacle Bank	Synchrony Bank
23	Union Bank and Trust Company	PNC Bank, National Association	
24	BankUnited, National Association	Synovus Bank	
25	PNC Bank, National Association	Union Bank and Trust Company	
26	Synovus Bank	BankUnited, National Association	
27	Bank of China	Bank of China	
28	Citibank, National Association	Citibank, National Association	
	Excess Bank List	Excess Bank List	Excess Bank List
1	Citibank, National Association	Citibank, National Association	PNC Bank, National Association
2	U.S. Bank National Association	U.S. Bank National Association	Citibank, National Association

Bank Name	Location	Bank Name	Location
American Express National Bank	Sandy, UT	Manufacturers and Traders Trust	Buffalo, NY
Bank of Baroda	New York, NY	Pinnacle Bank	Nashville, TN
Bank of China	New York, NY	PNC Bank, National Association	Wilmington, DE
BankUnited, National Association	Miami Lakes, FL	State Bank of India	New York, NY
Barclays Bank Delaware	Wilmington, DE	State Street Bank and Trust Company	Boston, MA
BMO Bank National Association	Chicago, IL	Synchrony Bank	Draper, UT
Capital One, National Association	McLean, VA	Synovus Bank	Columbus, GA
CIBC Bank USA	Chicago, IL	The Bank of East Asia, Ltd	New York, NY
Citibank, National Association	Sioux Falls, SD	The Huntington National Bank	Columbus, OH
EagleBank	Bethesda, MD	U.S. Bank National Association	Cincinnati, OH
East West Bank	Pasadena, CA	UBS Bank USA	Salt Lake City, UT

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First Horizon Bank	Memphis, TN	Umpqua Bank	Roseburg, OR
Goldman Sachs Bank	New York, NY	Union Bank and Trust Company	Lincoln, NE
JPMorgan Chase Bank NA	Columbus, OH	WEX Bank	Midvale, UT

The order and composition of the Program Bank list may change at any time. **Please consult your Investment Representative with any question.** <http://www.andpartners.com/legal-disclosures>

You may contact your Investment Representative to designate a bank as ineligible to receive funds (otherwise known as “opting out” of a bank). Opting out of a Program Bank will affect the amount of your deposits eligible for FDIC insurance.

Excess Banks will accept funds without limitation and without regard to the Maximum Applicable FDIC Deposit Insurance Amount once funds equal to the Maximum Deposit Amount (as defined in the Bank Deposit Sweep Program Disclosure Document) have been deposited for you through the Bank Deposit Sweep Program in each Bank on the Program List.

It is your obligation to monitor the total amount of deposits that you have at each bank, including through bank accounts, certificates of deposits (“CDs”), and deposits held through other brokers for purposes of reviewing deposits which may be eligible for insurance by the FDIC.