

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

Effective Date: Dec 19, 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	Goldman Sachs Bank USA
10	Umpqua Bank	American Express National Bank	The Huntington National Bank
11	Capital One, National Association	Barclays Bank Delaware	State Street Bank and Trust Company
12	The Huntington National Bank	The Bank of East Asia Ltd.	U.S. Bank National Association
13	BMO Bank National Association	Umpqua Bank	JPMorgan Chase Bank, National Association
14	Bank of Baroda	Capital One, National Association	State Bank of India
15	State Bank of India	The Huntington National Bank	BMO Bank National Association
16	UBS Bank USA	BMO Bank National Association	Manufacturers and Traders Trust Company
17	First Horizon Bank	Bank of Baroda	Barclays Bank Delaware
18	State Street Bank and Trust Company	State Bank of India	East West Bank
19	East West Bank	Manufacturers and Traders Trust Company	Synovus Bank
20	Synovus Bank	PNC Bank, National Association	BankUnited, National Association
21	PNC Bank, National Association	Synovus Bank	PNC Bank, National Association
22	BankUnited, National Association	BankUnited, National Association	UBS Bank USA
23	Bank of China	Bank of China	Bank of China
24	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

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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
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	State Bank of India	Goldman Sachs Bank USA
9	The Huntington National Bank	Manufacturers and Traders Trust Company	The Bank of East Asia Ltd.
10	BMO Bank National Association	UBS Bank USA	Umpqua Bank
11	U.S. Bank National Association	First Horizon Bank	Capital One, National Association
12	JPMorgan Chase Bank, National Association	State Street Bank and Trust Company	JPMorgan Chase Bank, National Association
13	Manufacturers and Traders Trust Company	U.S. Bank National Association	U.S. Bank National Association
14	UBS Bank USA	East West Bank	Bank of Baroda
15	First Horizon Bank	American Express National Bank	State Bank of India
16	State Street Bank and Trust Company	The Bank of East Asia Ltd.	First Horizon Bank
17	Synchrony Bank	Umpqua Bank	State Street Bank and Trust Company
18	East West Bank	Capital One, National Association	East West Bank
19	Barclays Bank Delaware	Barclays Bank Delaware	Barclays Bank Delaware
20	BankUnited, National Association	PNC Bank, National Association	PNC Bank, National Association
21	PNC Bank, National Association	BankUnited, National Association	Synovus Bank
22	Synovus Bank	Synovus Bank	BankUnited, National Association
23	Bank of China	Bank of China	Bank of China
24	Citibank, National Association	Citibank, National Association	Citibank, National Association
	<b>Excess Bank List</b>	<b>Excess Bank List</b>	<b>Excess Bank List</b>
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

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

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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
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
7	Capital One, National Association	The Huntington National Bank	U.S. Bank National Association
8	The Huntington National Bank	BMO Bank National Association	Bank of Baroda
9	BMO Bank National Association	Bank of Baroda	The Bank of East Asia Ltd.
10	JPMorgan Chase Bank, National Association	State Bank of India	Barclays Bank Delaware
11	U.S. Bank National Association	Manufacturers and Traders Trust Company	Umpqua Bank
12	Bank of Baroda	First Horizon Bank	State Bank of India
13	State Bank of India	State Street Bank and Trust Company	First Horizon Bank
14	Manufacturers and Traders Trust Company	East West Bank	State Street Bank and Trust Company
15	First Horizon Bank	U.S. Bank National Association	East West Bank
16	State Street Bank and Trust Company	JPMorgan Chase Bank, National Association	Bank of China
17	Goldman Sachs Bank USA	The Bank of East Asia Ltd.	Citibank, National Association
18	East West Bank	Umpqua Bank	Synovus Bank
19	Barclays Bank Delaware	Barclays Bank Delaware	Synchrony Bank
20	BankUnited, National Association	PNC Bank, National Association	
21	PNC Bank, National Association	Synovus Bank	
22	Synovus Bank	BankUnited, National Association	
23	Bank of China	Bank of China	
24	Citibank, National Association	Citibank, National Association	
	<b>Excess Bank List</b>	<b>Excess Bank List</b>	<b>Excess Bank List</b>
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

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

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Bank Name	Location	Bank Name	Location
American Express National Bank	Sandy, UT	JPMorgan Chase Bank NA	Columbus, OH
Bank of Baroda	New York, NY	PNC Bank, National Association	Wilmington, DE
Bank of China	New York, NY	State Bank of India	New York, NY
BankUnited, National Association	Miami Lakes, FL	State Street Bank and Trust Company	Boston, MA
Barclays Bank Delaware	Wilmington, DE	Synchrony Bank	Draper, UT
BMO Bank National Association	Chicago, IL	Synovus Bank	Columbus, GA
Capital One, National Association	McLean, VA	The Bank of East Asia, Ltd	New York, NY
CIBC Bank USA	Chicago, IL	The Huntington National Bank	Columbus, OH
Citibank, National Association	Sioux Falls, SD	U.S. Bank National Association	Cincinnati, OH
East West Bank	Pasadena, CA	UBS Bank USA	Salt Lake City, UT
First Horizon Bank	Memphis, TN	Umpqua Bank	Roseburg, OR
Goldman Sachs Bank	New York, NY		

The order and composition of the Program Bank list may change at any time. **Please consult your Investment Representative with any question.**

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.

**FDIC insurance protects against deposit losses if an FDIC-insured bank fails. &Partners, LLC is not a bank and is not an FDIC-insured institution. Only those balances that are held within &Partners’ Bank Deposit Sweep Program (“BDSP”) and the BDSP’s participating banks are eligible for FDIC insurance. BDSP balances eligible for pass-through FDIC insurance coverage are subject to specific conditions and restrictions.**

For more information about the BDS program, please refer to the &Partners, LLC BDSP Disclosure Document, which is available at: <https://www.andpartners.com/disclosures/>.