

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

Effective Date: August 22, 2025

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	American Express National Bank
8	Barclays Bank Delaware	Synchrony Bank	Goldman Sachs Bank USA
9	The Bank of East Asia Ltd.	American Express National Bank	The Huntington National Bank
10	Capital One, National Association	Barclays Bank Delaware	State Street Bank and Trust Company
11	The Huntington National Bank	The Bank of East Asia Ltd.	U.S. Bank National Association
12	BMO Bank National Association	Capital One, National Association	JPMorgan Chase Bank, National Association
13	Bank of Baroda	The Huntington National Bank	State Bank of India
14	State Bank of India	BMO Bank National Association	BMO Bank National Association
15	UBS Bank USA	Bank of Baroda	Manufacturers and Traders Trust Company
16	First Horizon Bank	State Bank of India	Barclays Bank Delaware
17	State Street Bank and Trust Company	Manufacturers and Traders Trust Company	Synovus Bank
18	Synovus Bank	PNC Bank, National Association	PNC Bank, National Association
19	PNC Bank, National Association	Synovus Bank	UBS Bank USA
20	Bank of China	Bank of China	Bank of China
21	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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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	Capital One, National Association	Bank of Baroda	UBS Bank USA
8	The Huntington National Bank	State Bank of India	Goldman Sachs Bank USA
9	BMO Bank National Association	Manufacturers and Traders Trust Company	The Bank of East Asia Ltd.
10	U.S. Bank National Association	UBS Bank USA	Capital One, National Association
11	JPMorgan Chase Bank, National Association	First Horizon Bank	JPMorgan Chase Bank, National Association
12	Manufacturers and Traders Trust Company	State Street Bank and Trust Company	U.S. Bank National Association
13	UBS Bank USA	U.S. Bank National Association	Bank of Baroda
14	First Horizon Bank	American Express National Bank	State Bank of India
15	State Street Bank and Trust Company	The Bank of East Asia Ltd.	First Horizon Bank
16	Synchrony Bank	Capital One, National Association	State Street Bank and Trust Company
17	Barclays Bank Delaware	Barclays Bank Delaware	Barclays Bank Delaware
18	PNC Bank, National Association	PNC Bank, National Association	PNC Bank, National Association
19	Synovus Bank	Synovus Bank	Synovus Bank
20	Bank of China	Bank of China	Bank of China
21	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 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	BMO Bank National Association
5	The Bank of East Asia Ltd.	Capital One, National Association	JPMorgan Chase Bank, National Association
6	Capital One, National Association	UBS Bank USA	U.S. Bank National Association
7	The Huntington National Bank	The Huntington National Bank	Bank of Baroda
8	BMO Bank National Association	BMO Bank National Association	The Bank of East Asia Ltd.
9	JPMorgan Chase Bank, National Association	Bank of Baroda	Barclays Bank Delaware
10	U.S. Bank National Association	State Bank of India	State Bank of India
11	Bank of Baroda	Manufacturers and Traders Trust Company	First Horizon Bank
12	State Bank of India	First Horizon Bank	State Street Bank and Trust Company
13	Manufacturers and Traders Trust Company	State Street Bank and Trust Company	Bank of China
14	First Horizon Bank	U.S. Bank National Association	Citibank, National Association
15	State Street Bank and Trust Company	JPMorgan Chase Bank, National Association	Synovus Bank
16	Goldman Sachs Bank USA	The Bank of East Asia Ltd.	Synchrony Bank
17	Barclays Bank Delaware	Barclays Bank Delaware	
18	PNC Bank, National Association	PNC Bank, National Association	
19	Synovus Bank	Synovus Bank	
20	Bank of China	Bank of China	
21	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

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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
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
First Horizon Bank	Memphis, TN	U.S. Bank National Association	Cincinnati, OH
Goldman Sachs Bank	New York, NY	UBS Bank USA	Salt Lake City, UT

If your account's registration type is any of the following: a bank, church, corporate, investment club, professional association, professional corporation, unincorporated association, limited liability corporation, or partnership, your account will be assigned to the Business Bank list. If your account is not any of the registrations listed, it will be assigned to the Consumer Bank List.

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/>.

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