

## Below are the participating banks in the standard network Bank Deposit Sweep Program (BDSP®)

**Effective Date: December 15, 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	Goldman Sachs Bank USA	PNC Bank, National Association	Goldman Sachs Bank USA
2	UBS Bank USA	Goldman Sachs Bank USA	UBS Bank USA
3	U.S. Bank National Association	Synchrony Bank	JPMorgan Chase Bank, National Association
4	JPMorgan Chase Bank, National Association	UBS Bank USA	U.S. Bank National Association
5	Synchrony Bank	JPMorgan Chase Bank, National Association	American Express National Bank
6	American Express National Bank	Manufacturers and Traders Trust Company	Synchrony Bank
7	Deutsche Bank Trust Company Americas	American Express National Bank	Wells Fargo Bank, National Association
8	The Huntington National Bank	Citibank, National Association	Deutsche Bank Trust Company Americas
9	Citibank, National Association	Deutsche Bank Trust Company Americas	Barclays Bank Delaware
10	Wells Fargo Bank, National Association	Synovus Bank	Citibank, National Association
11	Synovus Bank	Capital One, National Association	PNC Bank, National Association
12	State Street Bank and Trust Company	Barclays Bank Delaware	The Huntington National Bank
13	PNC Bank, National Association	State Street Bank and Trust Company	State Street Bank and Trust Company
14	Barclays Bank Delaware	The Huntington National Bank	Manufacturers and Traders Trust Company
15	Capital One, National Association	Bank of China	BMO Bank National Association
16	BMO Bank National Association	BMO Bank National Association	Capital One, National Association
17	Bank of China	Wells Fargo Bank, National Association	Synovus Bank
18	Bank of Baroda	Bank of Baroda	The Bank of East Asia Ltd.
19	Cadence Bank	The Bank of East Asia Ltd.	Cadence Bank
20	State Bank of India	State Bank of India	Bank of China
21	Manufacturers and Traders Trust Company	Cadence Bank	Bank of Baroda
22	The Bank of East Asia Ltd.	U.S. Bank National Association	State Bank of India
	<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

POSITION	Region 4 Consumer CA	Region 5 Consumer AL, AR, AZ, KY, LA, MO, OK, TN, TX	Region 6 Consumer DC, DE, FL, GA, MD, MS, NC, SC
1	State Street Bank and Trust Company	American Express National Bank	Goldman Sachs Bank USA
2	UBS Bank USA	Goldman Sachs Bank USA	UBS Bank USA
3	U.S. Bank National Association	UBS Bank USA	U.S. Bank National Association
4	Goldman Sachs Bank USA	U.S. Bank National Association	Deutsche Bank Trust Company Americas
5	American Express National Bank	Synchrony Bank	JPMorgan Chase Bank, National Association
6	Deutsche Bank Trust Company Americas	JPMorgan Chase Bank, National Association	Synchrony Bank
7	Synchrony Bank	Deutsche Bank Trust Company Americas	American Express National Bank
8	JPMorgan Chase Bank, National Association	Citibank, National Association	Citibank, National Association
9	Wells Fargo Bank, National Association	Capital One, National Association	The Huntington National Bank
10	Synovus Bank	Barclays Bank Delaware	Capital One, National Association
11	Capital One, National Association	PNC Bank, National Association	Synovus Bank
12	Barclays Bank Delaware	The Huntington National Bank	Barclays Bank Delaware
13	PNC Bank, National Association	Synovus Bank	Wells Fargo Bank, National Association
14	The Huntington National Bank	Wells Fargo Bank, National Association	PNC Bank, National Association
15	The Bank of East Asia Ltd.	State Street Bank and Trust Company	BMO Bank National Association
16	State Bank of India	Bank of China	State Bank of India
17	BMO Bank National Association	BMO Bank National Association	State Street Bank and Trust Company
18	Bank of Baroda	State Bank of India	Manufacturers and Traders Trust Company
19	Bank of China	Manufacturers and Traders Trust Company	The Bank of East Asia Ltd.
20	Cadence Bank	Bank of Baroda	Bank of Baroda
21	Manufacturers and Traders Trust Company	The Bank of East Asia Ltd.	Bank of China
22	Citibank, National Association	Cadence Bank	Cadence Bank
	<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

POSITION	Region 7 Consumer IA, IL, IN, MI, MN, ND, OH, SD, WI	Region 8 Consumer NJ, PA, VA, WV, All Other	Region 9 Business
1	Synchrony Bank	Synchrony Bank	U.S. Bank National Association
2	UBS Bank USA	Goldman Sachs Bank USA	State Street Bank and Trust Company
3	U.S. Bank National Association	American Express National Bank	Barclays Bank Delaware
4	Goldman Sachs Bank USA	UBS Bank USA	Capital One, National Association
5	American Express National Bank	Deutsche Bank Trust Company Americas	JPMorgan Chase Bank, National Association
6	JPMorgan Chase Bank, National Association	U.S. Bank National Association	Wells Fargo Bank, National Association
7	Deutsche Bank Trust Company Americas	JPMorgan Chase Bank, National Association	Deutsche Bank Trust Company Americas
8	Synovus Bank	Barclays Bank Delaware	State Bank of India
9	Cadence Bank	Wells Fargo Bank, National Association	BMO Bank National Association
10	State Street Bank and Trust Company	Citibank, National Association	PNC Bank, National Association
11	The Huntington National Bank	Synovus Bank	Synchrony Bank
12	Capital One, National Association	PNC Bank, National Association	Bank of China
13	Barclays Bank Delaware	Capital One, National Association	Bank of Baroda
14	Bank of China	State Street Bank and Trust Company	The Bank of East Asia Ltd.
15	Bank of Baroda	Cadence Bank	Cadence Bank
16	The Bank of East Asia Ltd.	The Huntington National Bank	Citibank, National Association
17	BMO Bank National Association	Bank of Baroda	
18	PNC Bank, National Association	Manufacturers and Traders Trust Company	
19	State Bank of India	The Bank of East Asia Ltd.	
20	Wells Fargo Bank, National Association	State Bank of India	
21	Manufacturers and Traders Trust Company	BMO Bank National Association	
22	Citibank, National Association	Bank of China	
	<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

## Program Bank Location

Bank	City and State
American Express National Bank	Sandy, UT
Bank of Baroda	New York, NY
Bank of China	New York, NY
Barclays Bank Delaware	Wilmington, DE
BMO Bank National Association	Chicago, IL
Cadence Bank	Tupelo, MS
Capital One, National Association	McLean, VA
Citibank, National Association	Sioux Falls, SD
Deutsche Bank Trust Company Americas	New York, NY
Goldman Sachs Bank USA	New York, NY
JPMorgan Chase Bank, National Association	Columbus, OH
Manufacturers and Traders Trust Company	Buffalo, NY
PNC Bank, National Association	Wilmington, DE
State Bank of India	New York, NY
State Street Bank and Trust Company	Boston, MA
Synchrony Bank	Draper, UT
Synovus Bank	Columbus, GA
The Bank of East Asia Ltd.	New York, NY
The Huntington National Bank	Columbus, OH
UBS Bank USA	Salt Lake City, UT
U.S. Bank National Association	Cincinnati, OH
Wells Fargo Bank, National Association	Sioux Falls, SD

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 questions.**

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 Bank List.

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

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