



Standard Bank Deposit Sweep Program

Bank List for Natural Persons Effective November 15, 2018

Below are the program banks in the Standard Bank Deposit Sweep Program - Natural Persons.

NOTE: A client's state of residence determines their Region. Within each Region is the priority bank order for investment of a client's funds. The table below shows the state mapping for the eight (8) Regions and the respective bank priority order.

Position/Region	Region 1 MA, ME, NH, RI, VT	Region 2 CT, NY	Region 3 AK, CO, HI, ID, KS, MT, NE, NM, NV, OR, UT, WA, WY	Region 4 CA
1	Bank of Baroda	Manufacturers and Traders Trust	American Express National Bank	American Express National Bank
2	Manufacturers and Traders Trust	Goldman Sachs Bank	Capital One (USA), N.A.	State Bank of India
3	American Express National Bank	Florida Community Bank, N.A.	Synchrony Bank	Florida Community Bank, N.A.
4	First Tennessee Bank, N.A.	American Express National Bank	State Bank of India	Wells Fargo Bank, N.A.
5	State Bank of India	Wells Fargo Bank, N.A.	Bank of Baroda	Synchrony Bank
6	The Bank of East Asia, Ltd	State Bank of India	Wells Fargo Bank, N.A.	Goldman Sachs Bank
7	Bank of the West	East West Bank	First Tennessee Bank, N.A.	Capital One (USA), N.A.
8	Citibank, N.A.	First Tennessee Bank, N.A.	Cadence Bank, N.A.	Cadence Bank, N.A.
9	Capital One (USA), N.A.	Cadence Bank, N.A.	East West Bank	First Tennessee Bank, N.A.
10	East West Bank	Capital One (USA), N.A.	Manufacturers and Traders Trust	PNC Bank, N.A.
11	Goldman Sachs Bank	Bank of Baroda	Florida Community Bank, N.A.	Manufacturers and Traders Trust
12	Cadence Bank, N.A.	Synchrony Bank	PNC Bank, N.A.	East West Bank
13	Synchrony Bank	PNC Bank, N.A.	MUFG Union Bank, N.A.	Bank of Baroda
14	U.S. Bank National Association	Bank of the West	Goldman Sachs Bank	Citibank, N.A.
15	New York Community Bank	U.S. Bank National Association	New York Community Bank	U.S. Bank National Association
16	MUFG Union Bank, N.A.	Citibank, N.A.	U.S. Bank National Association	Bank of the West
17	WEX Bank	New York Community Bank	Citibank, N.A.	MUFG Union Bank, N.A.
18	Florida Community Bank, N.A.	The Bank of East Asia, Ltd	WEX Bank	WEX Bank
19	Wells Fargo Bank, N.A.	MUFG Union Bank, N.A.	The Bank of East Asia, Ltd	New York Community Bank
Excess Banks	Excess Bank List	Excess Bank List	Excess Bank List	Excess Bank List
1	Capital One (USA), N.A.	Capital One (USA), N.A.	Capital One (USA), N.A.	Capital One (USA), N.A.
2	Wells Fargo Bank, N.A.	Wells Fargo Bank, N.A.	Wells Fargo Bank, N.A.	Wells Fargo Bank, N.A.

Position/Region	Region 5 AL, AR, AZ, KY, LA, MO, OK, TX, TN	Region 6 DC, DE, FL, GA, MD, MS, NC, SC	Region 7 IA, IL, IN, MI, MN, ND, OH, SD, WI	Region 8 NJ, PA, VA, WV, Others
1	Synchrony Bank	Manufacturers and Traders Trust	American Express National Bank	Manufacturers and Traders Trust
2	American Express National Bank	PNC Bank, N.A.	PNC Bank, N.A.	American Express National Bank
3	Bank of Baroda	Capital One (USA), N.A.	Manufacturers and Traders Trust	PNC Bank, N.A.
4	State Bank of India	Goldman Sachs Bank	Capital One (USA), N.A.	State Bank of India
5	Goldman Sachs Bank	American Express National Bank	Cadence Bank, N.A.	Bank of Baroda
6	Manufacturers and Traders Trust	Synchrony Bank	Synchrony Bank	Synchrony Bank
7	Cadence Bank, N.A.	Cadence Bank, N.A.	State Bank of India	Cadence Bank, N.A.
8	The Bank of East Asia, Ltd	State Bank of India	Bank of Baroda	Florida Community Bank, N.A.
9	Florida Community Bank, N.A.	East West Bank	Wells Fargo Bank, N.A.	First Tennessee Bank, N.A.
10	PNC Bank, N.A.	MUFG Union Bank, N.A.	First Tennessee Bank, N.A.	Capital One (USA), N.A.
11	U.S. Bank National Association	Bank of the West	East West Bank	East West Bank
12	Wells Fargo Bank, N.A.	Florida Community Bank, N.A.	Goldman Sachs Bank	Goldman Sachs Bank
13	Bank of the West	First Tennessee Bank, N.A.	New York Community Bank	Wells Fargo Bank, N.A.
14	Capital One (USA), N.A.	The Bank of East Asia, Ltd	U.S. Bank National Association	WEX Bank
15	Citibank, N.A.	New York Community Bank	Florida Community Bank, N.A.	Bank of the West
16	East West Bank	Bank of Baroda	Bank of the West	Citibank, N.A.
17	First Tennessee Bank, N.A.	Citibank, N.A.	MUFG Union Bank, N.A.	New York Community Bank
18	New York Community Bank	Wells Fargo Bank, N.A.	Citibank, N.A.	U.S. Bank National Association
19	WEX Bank	U.S. Bank National Association	WEX Bank	The Bank of East Asia, Ltd
Excess Banks	Excess Bank List	Excess Bank List	Excess Bank List	Excess Bank List
1	Capital One (USA), N.A.	Capital One (USA), N.A.	Capital One (USA), N.A.	Capital One (USA), N.A.
2	Wells Fargo Bank, N.A.	Wells Fargo Bank, N.A.	Wells Fargo Bank, N.A.	Wells Fargo Bank, N.A.

The order and composition of the Program Bank List may change at any time.

Please consult your HD Vest Advisor with any questions. For complete details on the program please refer to the Standard Bank Deposit Sweep Program – Natural & Non-Natural Persons Disclosure Document.

You may contact your HD Vest Advisor 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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