

# Dreyfus Insured Deposit Program Multiple Bank Program — Effective 11/18/24

Position / List	List 1	List 2	List 3	List 4	List 5	List 6	List 7	List 8	List 9 - CIC - NC	List 10 - Business	List 11 - CIC - NC Business
1	BNY Mellon, N.A.	BNY Mellon, N.A.	BNY Mellon, N.A.	BNY Mellon, N.A.	BNY Mellon, N.A.	BNY Mellon, N.A.	BNY Mellon, N.A.	BNY Mellon, N.A.	First Carolina Bank	First Horizon Bank	First Carolina Bank
2	The Bank of New York Mellon	The Bank of New York Mellon	The Bank of New York Mellon	The Bank of New York Mellon	The Bank of New York Mellon	The Bank of New York Mellon	The Bank of New York Mellon	The Bank of New York Mellon	Bank of India	BankUnited	Bank of India
3	Goldman Sachs Bank USA	Goldman Sachs Bank USA	Goldman Sachs Bank USA	Goldman Sachs Bank USA	Goldman Sachs Bank USA	Goldman Sachs Bank USA	Goldman Sachs Bank USA	Goldman Sachs Bank USA	Bank of Baroda	EagleBank	Bank of Baroda
4	UBS Bank USA	American Express Nat'l Bank	UBS Bank USA	UBS Bank USA	UBS Bank USA	UBS Bank USA	Morgan Stanley Private Bank	The Bank of East Asia, Ltd.	Bank of New Hampshire	Valley National Bank	Bank of New Hampshire
5	American Express Nat'l Bank	Morgan Stanley Bank, N.A.	American Express Nat'l Bank	American Express Nat'l Bank	Truist Bank	American Express Nat'l Bank	UBS Bank USA	Western Alliance Bank	Cadence Bank	BNY Mellon, N.A.	Cadence Bank
6	Morgan Stanley Private Bank	UBS Bank USA	Morgan Stanley Private Bank	Morgan Stanley Private Bank	Morgan Stanley Private Bank	Morgan Stanley Private Bank	Truist Bank	Morgan Stanley Private Bank	Morgan Stanley Bank, N.A.	The Bank of New York Mellon	The Bank of East Asia, Ltd.
7	Morgan Stanley Bank, N.A.	Morgan Stanley Private Bank	Morgan Stanley Bank, N.A.	Morgan Stanley Bank, N.A.	Morgan Stanley Bank, N.A.	Morgan Stanley Bank, N.A.	Bank of Baroda	Morgan Stanley Bank, N.A.	Morgan Stanley Private Bank	Truist Bank	EagleBank
8	Citibank, National Association	Truist Bank	Truist Bank	Truist Bank	Citibank, National Association	Truist Bank	EagleBank	Truist Bank	The Bank of East Asia, Ltd.	The Bank of East Asia, Ltd.	Truist Bank
9	Valley National Bank	Western Alliance Bank	EagleBank	Citibank, National Association	EagleBank	Western Alliance Bank	Western Alliance Bank	EagleBank	EagleBank	Bank of India	Union Bank & Trust Company
10	Western Alliance Bank	BankUnited	First National Bank	EagleBank	The Huntington National Bank	Bank of Baroda	The Bank of East Asia, Ltd.	First Horizon Bank	Truist Bank	WEX Bank	United Community Bank
11	EagleBank	EagleBank	Farmers and Merchants Bank	Valley National Bank	Valley National Bank	First Horizon Bank	Barclays Bank Delaware	BankUnited	Union Bank & Trust Company	The Huntington National Bank	Enterprise Bank & Trust
12	Bank of Baroda	Barclays Bank Delaware	First Horizon Bank	First Horizon Bank	Western Alliance Bank	The Huntington National Bank	First Horizon Bank	The Huntington National Bank	United Community Bank	Farmers and Merchants Bank	Citibank, National Association
13	The Huntington National Bank	First Horizon Bank	BankUnited	Barclays Bank Delaware	Farmers and Merchants Bank	The Bank of East Asia, Ltd.	The Huntington National Bank	Bank of Baroda	Enterprise Bank & Trust	Union Bank & Trust Company	WEX Bank
14	Farmers and Merchants Bank	Farmers and Merchants Bank	Western Alliance Bank	Farmers and Merchants Bank	First Horizon Bank	Bank of India	BankUnited	Barclays Bank Delaware	Citibank, National Association	Cadence Bank	BNY Mellon, N.A.
15	First Horizon Bank	Sandy Spring Bank	Barclays Bank Delaware	Bank of Baroda	Barclays Bank Delaware	EagleBank	Farmers and Merchants Bank	Farmers and Merchants Bank	American Express Nat'l Bank	Bank of Baroda	
16	BankUnited	The Huntington National Bank	Sandy Spring Bank	The Huntington National Bank	The Bank of East Asia, Ltd.	BankUnited	Valley National Bank	Bank of New Hampshire	WEX Bank	Bank of New Hampshire	
17	Truist Bank	The Bank of East Asia, Ltd.	The Huntington National Bank	Western Alliance Bank	WEX Bank	Barclays Bank Delaware	American Express Nat'l Bank	Cadence Bank	Goldman Sachs Bank USA	Citibank, National Association	
18	The Bank of East Asia, Ltd.	Citibank, National Association	Bank of Baroda	BankUnited	Bank of New Hampshire	WEX Bank	Union Bank & Trust Company	Enterprise Bank & Trust	BNY Mellon, N.A.	Enterprise Bank & Trust	
19	Barclays Bank Delaware	Cadence Bank	The Bank of East Asia, Ltd.	WEX Bank	Union Bank & Trust Company	Sandy Spring Bank	Bank of New Hampshire	Sandy Spring Bank		Sandy Spring Bank	
20	Enterprise Bank & Trust	Union Bank & Trust Company	WEX Bank	The Bank of East Asia, Ltd.	American Express Nat'l Bank	Farmers and Merchants Bank	Bank of India	Union Bank & Trust Company		First National Bank	
21	Cadence Bank	Bank of India	Citibank, National Association	Cadence Bank	Bank of India	Citibank, National Association	Cadence Bank	Citibank, National Association		Barclays Bank Delaware	
22	Union Bank & Trust Company	Bank of New Hampshire	Cadence Bank	First National Bank	Cadence Bank	Union Bank & Trust Company	Citibank, National Association	First National Bank			
23	Bank of New Hampshire	Bank of Baroda	Bank of New Hampshire	Bank of New Hampshire	Enterprise Bank & Trust	Cadence Bank	Enterprise Bank & Trust	American Express Nat'l Bank			
24	Bank of India	Enterprise Bank & Trust	Union Bank & Trust Company	Union Bank & Trust Company	Bank of Baroda	Bank of New Hampshire	Morgan Stanley Bank, N.A.	WEX Bank			
25	WEX Bank	WEX Bank	Bank of India	Bank of India	BankUnited	Enterprise Bank & Trust	WEX Bank	Bank of India			
26	First National Bank	First National Bank	Enterprise Bank & Trust	Enterprise Bank & Trust	Sandy Spring Bank	Valley National Bank	First National Bank	UBS Bank USA			
27	Sandy Spring Bank	Valley National Bank	Valley National Bank	Sandy Spring Bank	First National Bank	First National Bank	Sandy Spring Bank	Valley National Bank			
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Position / List	Excess Bank List	Excess Bank List	Excess Bank List	Excess Bank List	Excess Bank List	Excess Bank List	Excess Bank List	Excess Bank List	Excess Bank List	Excess Bank List - Business	Excess Bank List - Business
1	Truist Bank	Truist Bank	Truist Bank	Truist Bank	Truist Bank	Truist Bank	Truist Bank	Truist Bank	Truist Bank	Truist Bank	First Carolina Bank
2	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.

Note: A client's state of residence determines their priority list. Below is the state mapping for the priority list(s):

List 1	List 2	List 3	List 4	List 5	List 6	List 7	List 8	List 9	List 10	List 11
AL	IL	DE	AK	CT	FL	AZ	CA	NC	All	NC
AR	IN	MD	CO	ME	GA	NV	HI			
IA	MI	NJ	ID	MA	NC	NM	Other (including territories, etc.)			
KS	OH	PA	MN	NH	SC	TX				
KY	WI	DC	MT	NY	VA	UT				
LA			ND	RI	WV					
MS			OR	VT						
MO			SD							
NE			WA							
OK			WY							
TN										

*Disclaimer: Investors should consider the investment objectives, risks, charges, and expenses carefully before investing. Read the Dreyfus Insured Deposits Disclosure Statement and Terms and Conditions carefully before investing.*

The Dreyfus Insured Deposits product (Product) is an option to automatically invest, or sweep, the available cash balance in your investment account (Account) custodied by Pershing, LLC (Pershing) into an interest-bearing position that is eligible for Federal Deposit Insurance Corporation (FDIC) insurance coverage. The Product enables you to obtain FDIC insurance coverage on the cash balance in your Account that has been swept to the Product, which is a highly liquid position comprised of bank deposits held at participating FDIC member insured depository institutions (IDIs) intended to provide a rate of return. The Bank of New York Mellon (“BNYM”) is a NY state-chartered bank and BNY Mellon, National Association (“BNY Mellon, N.A.”) is a national banking association. Both are IDIs that may participate in the Product by holding your funds in Deposit Accounts. FDIC insurance covers both the principal and accrued interest of a depositor’s balance in each eligible account up to \$250,000 per depositor, as recognized by the FDIC, at each IDI where money is deposited, which may include BNYM and BNY Mellon, N.A., (collectively, Program Banks).

It is important to note that the Dreyfus Insured Deposits product itself is NOT an FDIC-insured product. The Product is intended to direct the cash balance in your Account to multiple participating Program Banks in a manner intended to secure pass-through FDIC insurance coverage on your Product balance from each Program Bank. The Dreyfus Insured Deposits product employs a "multi-bank" investment approach to expand the total eligible FDIC insurance coverage available on your product balance up to \$2.5 million through the participating Program Banks. This is accomplished by depositing the available cash balance in your Account into deposit accounts at multiple Program Banks. To ensure your Product balance (principal plus accrued interest) receives the greatest amount of FDIC coverage available through the Product, the principal amount of your swept balance held at any one Program Bank is limited, to the extent possible, and your total Product balance is also automatically capped at the FDIC insurance level of the Product. In the event your total swept balance exceeds the FDIC insurance coverage limit of the product, that excess portion of your swept balance is automatically swept into a secondary sweep option, for which the current default is a Dreyfus Government Cash Management money market fund.

**Please note FDIC deposit insurance coverage is provided only by IDIs and is only applicable to your Product balance held at each participating Program Bank, which is an IDI, for a total of \$2.5 million in coverage on Product balances for each category of legal ownership, as more fully explained in the Dreyfus Insured Deposits Disclosure Statement and Terms and Conditions document for the Product.**

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