


Dreyfus Insured Deposits Multi-Bank Product — Effective 09/15/25

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	UBS Bank USA	American Express Nat'l Bank	Citibank, National Association	UBS Bank USA	UBS Bank USA	Citibank, National Association	The Bank of East Asia, Ltd.	The Huntington National Bank	Bank of Baroda	Bank of India	Bank of Baroda
4	American Express Nat'l Bank	Morgan Stanley Bank, N.A.	UBS Bank USA	American Express Nat'l Bank	Morgan Stanley Private Bank	UBS Bank USA	Citibank, National Association	The Bank of East Asia, Ltd.	Bank of New Hampshire	Bank of Baroda	Bank of New Hampshire
5	Morgan Stanley Private Bank	UBS Bank USA	American Express Nat'l Bank	Morgan Stanley Private Bank	Morgan Stanley Bank, N.A.	American Express Nat'l Bank	Morgan Stanley Private Bank	Western Alliance Bank	Cadence Bank	EagleBank	Cadence Bank
6	Morgan Stanley Bank, N.A.	Morgan Stanley Private Bank	Morgan Stanley Private Bank	Morgan Stanley Bank, N.A.	Citibank, National Association	Morgan Stanley Private Bank	UBS Bank USA	Morgan Stanley Private Bank	Morgan Stanley Bank, N.A.	Valley National Bank	The Bank of East Asia, Ltd.
7	Citibank, National Association	Western Alliance Bank	Morgan Stanley Bank, N.A.	Citibank, National Association	Truist Bank	Morgan Stanley Bank, N.A.	Bank of Baroda	Morgan Stanley Bank, N.A.	Morgan Stanley Private Bank	BNY Mellon, N.A.	EagleBank
8	Valley National Bank	BankUnited	Bank of Baroda	Bank of Baroda	EagleBank	Bank of Baroda	Truist Bank	Truist Bank	The Bank of East Asia, Ltd.	The Bank of New York Mellon	Truist Bank
9	Western Alliance Bank	Barclays Bank Delaware	Bank of India	EagleBank	The Huntington National Bank	Western Alliance Bank	Western Alliance Bank	EagleBank	EagleBank	Truist Bank	Union Bank & Trust Company
10	EagleBank	First Horizon Bank	Truist Bank	Truist Bank	Valley National Bank	Truist Bank	Barclays Bank Delaware	First Horizon Bank	Truist Bank	The Bank of East Asia, Ltd.	United Community Bank
11	Bank of Baroda	Farmers and Merchants Bank	EagleBank	Valley National Bank	Western Alliance Bank	First Horizon Bank	First Horizon Bank	BankUnited	Union Bank & Trust Company	WEX Bank	Enterprise Bank & Trust
12	The Huntington National Bank	Truist Bank	First National Bank	First Horizon Bank	Farmers and Merchants Bank	The Huntington National Bank	The Huntington National Bank	Bank of Baroda	United Community Bank	The Huntington National Bank	Citibank, National Association
13	Farmers and Merchants Bank	EagleBank	Enterprise Bank & Trust	Barclays Bank Delaware	First Horizon Bank	The Bank of East Asia, Ltd.	BankUnited	Barclays Bank Delaware	Enterprise Bank & Trust	Farmers and Merchants Bank	WEX Bank
14	First Horizon Bank	Atlantic Union Bank	Farmers and Merchants Bank	Farmers and Merchants Bank	Barclays Bank Delaware	Bank of India	Farmers and Merchants Bank	Farmers and Merchants Bank	Citibank, National Association	Union Bank & Trust Company	BNY Mellon, N.A.
15	BankUnited	The Huntington National Bank	First Horizon Bank	The Huntington National Bank	The Bank of East Asia, Ltd.	EagleBank	Valley National Bank	Bank of New Hampshire	American Express Nat'l Bank	Cadence Bank	
16	Truist Bank	The Bank of East Asia, Ltd.	BankUnited	Western Alliance Bank	WEX Bank	BankUnited	American Express Nat'l Bank	Cadence Bank	WEX Bank	Bank of New Hampshire	
17	The Bank of East Asia, Ltd.	Citibank, National Association	Western Alliance Bank	BankUnited	Bank of New Hampshire	Barclays Bank Delaware	EagleBank	Enterprise Bank & Trust	BNY Mellon, N.A.	Citibank, National Association	
18	Barclays Bank Delaware	Cadence Bank	Barclays Bank Delaware	WEX Bank	Union Bank & Trust Company	WEX Bank	Union Bank & Trust Company	Atlantic Union Bank		Enterprise Bank & Trust	
19	Enterprise Bank & Trust	Union Bank & Trust Company	Atlantic Union Bank	The Bank of East Asia, Ltd.	American Express Nat'l Bank	Atlantic Union Bank	Bank of New Hampshire	Union Bank & Trust Company		Atlantic Union Bank	
20	Cadence Bank	Bank of India	The Huntington National Bank	Cadence Bank	Bank of India	Farmers and Merchants Bank	Bank of India	Citibank, National Association		First National Bank	
21	Union Bank & Trust Company	Bank of New Hampshire	The Bank of East Asia, Ltd.	First National Bank	Cadence Bank	Union Bank & Trust Company	Cadence Bank	First National Bank		Barclays Bank Delaware	
22	Bank of New Hampshire	Bank of Baroda	WEX Bank	Bank of New Hampshire	Enterprise Bank & Trust	Cadence Bank	Enterprise Bank & Trust	American Express Nat'l Bank			
23	Bank of India	Enterprise Bank & Trust	Cadence Bank	Union Bank & Trust Company	Bank of Baroda	Bank of New Hampshire	Morgan Stanley Bank, N.A.	WEX Bank			
24	WEX Bank	WEX Bank	Bank of New Hampshire	Bank of India	BankUnited	Enterprise Bank & Trust	WEX Bank	Bank of India			
25	First National Bank	First National Bank	Union Bank & Trust Company	Enterprise Bank & Trust	Atlantic Union Bank	Valley National Bank	First National Bank	UBS Bank USA			
26	Atlantic Union Bank	Valley National Bank	Valley National Bank	Atlantic Union Bank	First National Bank	First National Bank	Atlantic Union 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	Other (including territories, etc.)		
IA	MI	NJ	ID	MA	NC	NM				
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.

Dreyfus Insured Deposits products are supported by Pershing and may be offered to you by your Introducing Broker Dealer and/or investment adviser. Pershing Advisor Solutions LLC (Pershing Advisor Solutions) and Pershing are wholly owned indirect subsidiaries of The Bank of New York Mellon Corporation (BNY), are registered broker-dealers and members of FINRA and SIPC. If your Account was introduced to Pershing by your registered investment adviser (Investment Adviser) through Pershing Advisor Solutions, Pershing Advisor Solutions is your Introducing Broker Dealer and relies on Pershing to provide clearing, custody, execution, and other broker-dealer services. The Product operates through a private labelling arrangement with the BNY Investments Dreyfus (Dreyfus) division of Mellon Investments Corporation (MIC), a registered investment adviser and subsidiary of BNY. The Product is offered by BNY Mellon Securities Corporation (BNYSC), a registered broker-dealer and affiliate of MIC. BNY Investments is the brand name for the investment management business of BNY and its investment firm affiliates worldwide. The Product is available only to clients of broker-dealers who clear through Pershing. Pershing has appointed Dreyfus to provide certain services with respect to the operation of the Program. BNYSC is also a wholly owned indirect subsidiary of BNY and is a registered investment adviser and broker-dealer. Pershing, Pershing Advisor Solutions, BNYSC, BNYM and BNY Mellon, N.A. are BNY companies. BNY is the corporate brand for The Bank of New York Mellon Corporation. Pershing, Pershing Advisor Solutions, and BNYSC earn fees (which may or may not be account-based) based on the amount of money in Dreyfus Insured Deposits products. Pershing and Pershing Advisor Solutions may earn a higher fee on balances in any of the FDIC eligible bank deposit sweep products (Bank Sweep Products) supported on the platform than in other money market products, such as money market mutual funds (Money Funds). Pershing, in its sole discretion, may share a portion of fees it earns from the support of these Bank Sweep Products with your Introducing Broker Dealer in which case your financial organization would earn fees on balances in these Bank Sweep Products, which may be higher than fees earned on other money market products, such as Money Funds. Your Introducing Broker Dealer, Pershing, Pershing Advisor Solutions and BNYSC may be affiliated with one or more Program Banks. BNYM and BNY Mellon, N.A., in their roles as banks participating in these Bank Sweep Products, will realize an economic benefit from any Product balances allocated to them. The Program Banks, including BNYM and BNY Mellon, N.A., do not have a duty to offer the highest rates available or rates that are comparable to Money Funds or those offered by other depository institutions. If you desire to maintain a large cash position in your account custodied by Pershing for other than a short period of time, you should contact your Introducing Broker Dealer or Investment Adviser to discuss your options.