

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

Effective Date July 1, 2020

POSITION	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
1	Bank of China	Manufacturers and Traders Trust	Goldman Sachs Bank
2	PNC Bank, N.A.	Bank of China	Bank of China
3	State Street Bank and Trust Co	PNC Bank, N.A.	PNC Bank, N.A.
4	Capital One (USA), N.A.	State Street Bank and Trust Co	State Bank of India
5	TCF National Bank	TCF National Bank	TCF National Bank
6	Bank of the West	The Bank of East Asia, Ltd	State Street Bank and Trust Co
7	Synovus Bank	Capital One (USA), N.A.	Pinnacle Bank
8	Manufacturers and Traders Trust	Bank of the West	Manufacturers and Traders Trust
9	Boston Private Bank	U.S. Bank National Association	The Bank of East Asia, Ltd
10	Bank of Baroda	East West Bank	Bank of Baroda
11	The Bank of East Asia, Ltd	Goldman Sachs Bank	Boston Private Bank
12	U.S. Bank National Association	American Express National Bank	Capital One (USA), N.A.
13	Cadence Bank, N.A.	Boston Private Bank	First Horizon Bank
14	Pinnacle Bank	Pinnacle Bank	Bank of the West
15	Bank of Hope	First Horizon Bank	Synovus Bank
16	Umpqua Bank	Bank of Baroda	U.S. Bank National Association
17	BancorpSouth Bank	Synovus Bank	MUFG Union Bank, N.A.
18	American Express National Bank	Cadence Bank, N.A.	East West Bank
19	First Republic Bank	WEX Bank	Umpqua Bank
20	WEX Bank	MUFG Union Bank, N.A.	BancorpSouth Bank
21	East West Bank	State Bank of India	WEX Bank
22	MUFG Union Bank, N.A.	Synchrony Bank	Cadence Bank, N.A.
23	Goldman Sachs Bank	Farmers and Merchants Bank	American Express National Bank
24	State Bank of India	Wells Fargo Bank, N.A.	Bank of Hope
25	Synchrony Bank	BancorpSouth Bank	First Republic Bank
26	First Horizon Bank	Umpqua Bank	Synchrony Bank
27	New York Community Bank	New York Community Bank	New York Community Bank
28	Farmers and Merchants Bank	Bank of Hope	Farmers and Merchants Bank
29	Citibank, N.A.	First Republic Bank	Wells Fargo Bank, N.A.
30	Wells Fargo Bank, N.A.	Citibank, N.A.	Citibank, N.A.
31	Dollar Bank	Dollar Bank	Dollar Bank

	Excess Bank List	Excess Bank List	Excess Bank List
1	U.S. Bank National Association	U.S. Bank National Association	U.S. Bank National Association
2	Wells Fargo Bank, N.A.	Wells Fargo Bank, N.A.	Wells Fargo Bank, N.A.

POSITION	Region 4 CA	Region 5 AL, AR, AZ, KY, LA, MO, OK, TN, TX	Region 6 DC, DE, FL, GA, MD, MS, NC, SC
1	State Street Bank and Trust Co	American Express National Bank	Goldman Sachs Bank
2	PNC Bank, N.A.	State Bank of India	Bank of China
3	Bank of China	Bank of China	State Bank of India
4	Manufacturers and Traders Trust	First Horizon Bank	The Bank of East Asia, Ltd
5	TCF National Bank	U.S. Bank National Association	TCF National Bank
6	Boston Private Bank	Goldman Sachs Bank	New York Community Bank
7	The Bank of East Asia, Ltd	Bank of the West	Capital One (USA), N.A.
8	State Bank of India	TCF National Bank	First Horizon Bank
9	Capital One (USA), N.A.	PNC Bank, N.A.	U.S. Bank National Association
10	U.S. Bank National Association	The Bank of East Asia, Ltd	Pinnacle Bank
11	Goldman Sachs Bank	Capital One (USA), N.A.	PNC Bank, N.A.
12	MUFG Union Bank, N.A.	Boston Private Bank	Boston Private Bank
13	Umpqua Bank	Manufacturers and Traders Trust	East West Bank
14	First Horizon Bank	Synovus Bank	Bank of Baroda
15	Pinnacle Bank	Bank of Baroda	Bank of the West
16	Bank of the West	State Street Bank and Trust Co	MUFG Union Bank, N.A.
17	BancorpSouth Bank	Synchrony Bank	State Street Bank and Trust Co
18	Bank of Baroda	Cadence Bank, N.A.	Cadence Bank, N.A.
19	Cadence Bank, N.A.	MUFG Union Bank, N.A.	Synovus Bank
20	Synchrony Bank	Farmers and Merchants Bank	Synchrony Bank
21	Synovus Bank	Pinnacle Bank	WEX Bank
22	Farmers and Merchants Bank	Bank of Hope	Manufacturers and Traders Trust
23	American Express National Bank	Umpqua Bank	Umpqua Bank
24	WEX Bank	BancorpSouth Bank	American Express National Bank
25	Citibank, N.A.	WEX Bank	BancorpSouth Bank
26	East West Bank	East West Bank	Farmers and Merchants Bank
27	New York Community Bank	New York Community Bank	Bank of Hope
28	Wells Fargo Bank, N.A.	First Republic Bank	First Republic Bank
29	Bank of Hope	Wells Fargo Bank, N.A.	Wells Fargo Bank, N.A.
30	First Republic Bank	Citibank, N.A.	Citibank, N.A.

31	Dollar Bank	Dollar Bank	Dollar Bank
	Excess Bank List	Excess Bank List	Excess Bank List
1	U.S. Bank National Association	U.S. Bank National Association	U.S. Bank National Association
2	Wells Fargo Bank, N.A.	Wells Fargo Bank, N.A.	Wells Fargo Bank, N.A.

POSITION	Region 7 IA, IL, IN, MI, MN, ND, OH, SD, WI	Region 8 NJ, PA, VA, WV, All Other
1	U.S. Bank National Association	Bank of China
2	State Street Bank and Trust Co	Bank of the West
3	TCF National Bank	Capital One (USA), N.A.
4	Boston Private Bank	Bank of Hope
5	PNC Bank, N.A.	TCF National Bank
6	Bank of China	State Street Bank and Trust Co
7	East West Bank	First Republic Bank
8	State Bank of India	Pinnacle Bank
9	First Horizon Bank	U.S. Bank National Association
10	The Bank of East Asia, Ltd	First Horizon Bank
11	Pinnacle Bank	Cadence Bank, N.A.
12	Capital One (USA), N.A.	The Bank of East Asia, Ltd
13	Manufacturers and Traders Trust	New York Community Bank
14	American Express National Bank	WEX Bank
15	Synovus Bank	PNC Bank, N.A.
16	Bank of Baroda	Goldman Sachs Bank
17	Cadence Bank, N.A.	Synchrony Bank
18	Bank of the West	Manufacturers and Traders Trust
19	Goldman Sachs Bank	State Bank of India
20	Synchrony Bank	East West Bank
21	WEX Bank	Bank of Baroda
22	MUFG Union Bank, N.A.	MUFG Union Bank, N.A.
23	BancorpSouth Bank	American Express National Bank
24	Umpqua Bank	Synovus Bank
25	New York Community Bank	Farmers and Merchants Bank
26	Farmers and Merchants Bank	Boston Private Bank
27	Bank of Hope	Umpqua Bank
28	First Republic Bank	BancorpSouth Bank
29	Wells Fargo Bank, N.A.	Wells Fargo Bank, N.A.

30	Citibank, N.A.	Citibank, N.A.
31	Dollar Bank	Dollar Bank
	Excess Bank List	Excess Bank List
1	U.S. Bank National Association	U.S. Bank National Association
2	Wells Fargo Bank, N.A.	Wells Fargo Bank, N.A.

Program Bank Location

Bank	City and State
American Express National Bank	Sandy, UT
BancorpSouth Bank	Tupelo, MS
Bank of Baroda	New York, NY
Bank of China	New York, NY
Bank of Hope	Los Angeles, CA
Bank of the West	San Francisco, CA
Boston Private Bank	Boston, MA
Cadence Bank, N.A.	Birmingham, AL
Capital One (USA), N.A.	Glen Allen, VA
Citibank, N.A.	Sioux Falls, SD
Dollar Bank	Pittsburgh, PA
East West Bank	Pasadena, CA
Farmers and Merchants Bank	Milford, NE
First Horizon Bank	Memphis, TN
First Republic Bank	San Francisco, CA
Goldman Sachs Bank	New York, NY
Manufacturers and Traders Trust	Buffalo, NY
MUFG Union Bank, N.A.	San Francisco, CA
New York Community Bank	Westbury, NY
PNC Bank, N.A.	Wilmington, DE
Pinnacle Bank	Nashville, TN
State Bank of India	New York, NY
State Street Bank and Trust Co	Boston, MA
Synchrony Bank	Draper, UT
Synovus Bank	Columbus, GA
TCF National Bank	Sioux Falls, SD
The Bank of East Asia, Ltd	New York, NY
U.S. Bank, N.A.	Cincinnati, OH

Umpqua Bank	Roseburg, OR
Wells Fargo Bank, N.A.	Sioux Falls, SD
WEX Bank	Midvale, UT

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.

Fidelity Clearing and Custody Solutions® provides clearing, custody or other brokerage services through National Financial Services LLC, or Fidelity Brokerage Services LLC, Members NYSE, [SIPC](#).
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