

**Liquid Insured Deposits<sup>SM</sup>**  
**Program Bank List**  
As of March, 07, 2025

| Program Banks  |                   |    |
|--|-------------------|----|
| Axos Bank  | San Diego         | CA |
| Bank OZK   | Little Rock       | AR |
| Barrington Bank & Trust  | Barrington        | IL |
| Bank Of Hope   | Los Angeles       | CA |
| Beverly Bank & Trust Co.   | Chicago           | IL |
| BNY Mellon NA  | Pittsburgh        | PA |
| Choice Financial Group   | Grafton           | ND |
| Citibank, N.A.   | Sioux Falls       | SD |
| City Bank Texas  | Lubbock           | TX |
| Comenity Bank Delaware   | Wilmington        | DE |
| Comenity Capital Bank  | Salt Lake City    | UT |
| Dime Bank  | Norwich           | CT |
| Discover Bank  | New Castle        | DE |
| First Bank & Trust - Brookings   | Brookings         | SD |
| First Carolina Bank  | Rocky Mount       | NC |
| First Federal Bank   | Lake City         | FL |
| First Horizon Bank   | Memphis           | TN |
| Hills Bank & Trust Company   | Hills             | IA |
| Hinsdale Bank & Trust Company  | Hinsdale          | IL |
| International Bank of Chicago  | Chicago           | IL |
| JPMorgan Chase Bank , N.A.   | Columbus          | OH |
| Lake Forest Bank & Trust   | Lake Forest       | IL |
| Libertyville Bank & Trust  | Libertyville,     | IL |
| Luana Savings Bank   | Luana             | IA |
| Northbrook Bank & Trust  | Northbrook        | IL |
| Peapack Gladstone Bank   | Bedminster        | NJ |
| Sallie Mae Bank  | Murray            | UT |
| Simmons Bank   | Pine Bluff        | AR |
| St Charles Bank & Trust  | St Charles        | IL |
| Stearns Bank, N.A.   | St. Cloud         | MN |
| The Bancorp Bank   | Wilmington        | DE |
| The Paducah Bank & Trust Company   | Paducah           | KY |
| Wintrust Bank  | Wilmette          | IL |
| Village Bank & Trust   | Arlington Heights | IL |
| Wex Bank   | Midvale           | UT |
| Wheaton Bank & Trust   | Wheaton           | IL |
| Important Information  |                   |    |
| <p>The Liquid Insured Deposits<sup>SM</sup> product (“LIDs” or the “Product”) is offered to you by your investment professional or financial organization (“Investment Professional”) at the broker dealer that introduced your account (“IBD”) to Pershing LLC (“Pershing”), which acts as custodian of the assets in your account, as a sweep option and is intended for the investment of available cash balances in your account custodied at Pershing (“Account”) into bank deposit accounts. By selecting the Product as your automatic cash investment option in your Account, you agreed to appoint Pershing as your authorized agent to establish and maintain bank deposit accounts at various depository institutions that participate in the Product (“Program Banks”) and to effect deposits to and withdrawals from such Program Banks. Pershing has appointed Reich &amp; Tang Deposit Solutions, LLC, a Delaware limited liability company (“R&amp;T”) to provide certain services with respect to the operation of the Product. The Liquid Insured Deposits product is offered to you by your IBD. It is important to note that Pershing, R&amp;T and your IBD are non-bank entities and are not FDIC members and the LIDs product itself is NOT an FDIC-insured product. Rather, through the Product, the cash balance in your Account is swept into deposit accounts at FDIC member Program Banks, which are all Insured Depository Institutions (“IDIs”), where those balances are eligible for FDIC insurance coverage on balances up to the current standard maximum deposit insurance amount (“SMDIA”) of \$250,000 per eligible depositor, at each insured Program Bank, for each eligible category of ownership or capacity, including any other balances you may hold at that bank directly or through other intermediaries, including other broker-dealers. The Product is intended to direct the cash balance in your Account to multiple FDIC member Program Banks in a manner intended to secure pass-through FDIC insurance coverage on your LIDs balance from each Program Bank, which is an IDI. Subject to certain exceptions, the maximum amount of FDIC deposit insurance coverage available on your bank deposits held in the Product is currently \$2.5 million for each eligible category of legal ownership. The LIDs product is supported by R&amp;T. R&amp;T and its affiliates are not depositories or banks. Reich &amp; Tang® and R&amp;T® are registered marks of Reich &amp; Tang Deposit Networks, LLC. Please note that you may always obtain a current list of the Program Banks participating in the LIDs product at any time by calling your Investment Professional or IBD or visiting <a href="http://www.Pershing.com/rates.html">www.Pershing.com/rates.html</a></p> |                   |    |