

# Liquid Insured Deposits<sup>SM</sup> Participating Banks

Effective April 17, 2026

Bank	City	State
American Express National Bank	Sandy	UT
Associated Bank NA	Green Bay	WI
Bank Hapoalim	New York	NY
Bank of Hope	Los Angeles	CA
BankUnited	Miami Lakes	FL
Barrington Bank & Trust Company, National Association	Barrington	IL
BNY Mellon, National Association	Pittsburgh	PA
Capital One, National Association	Glen Allen	VA
Cathay Bank	Los Angeles	CA
Citibank N.A.	New York	NY
City Bank	Lubbock	TX
Comenity Bank	Wilmington	DE
Comenity Capital Bank	Draper	UT
Customers Bank	Phoenixville	PA
East West Bank	Pasadena	CA
Evolve Bank & Trust	Memphis	TN
Farmers and Merchants	Milford	NE
First Horizon Bank	Memphis	TN
Glacier Bank	Kalispell	MT
Hinsdale Bank & Trust Company, National Association	Hinsdale	IL
HSBC Bank	McLean	VA
Israel Discount Bank	New York	NY
Lake Forest Bank & Trust Company, National Association	Lake Forest	IL
Libertyville Bank & Trust Company, National Association	Libertyville	IL
Luana Savings Bank	Luana	IA
Metropolitan Commercial Bank	New York	NY
NexBank	Dallas	TX
Northbrook Bank and Trust Company, National Association	Northbrook	IL
Peapack-Gladstone Bank	Bedminster	NJ
Plains Capital Bank	Dallas	TX
Providence Bank	Rocky Mount	NC
Sallie Mae Bank	Salt Lake City	UT
Security State Bank	Farwell	TX
Simmons FN Bank	Little Rock	AR
St. Charles Bank & Trust Company, National Association	St. Charles	IL
TD Bank N.A.	Wilmington	DE
TD Bank USA	Wilmington	DE
The Bancorp Bank, National Association	Sioux Falls	SD
Third Coast Bank SSB	Humble	TX

TriState Capital Bank	Pittsburgh	PA
Truist Bank	Lumberton	NC
Valley National Bank	Wayne	NJ
Village Bank and Trust Company, National Association	Arlington Heights	IL
WEX Bank	Midvale	UT
Wintrust Bank, National Association	Chicago	IL

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The Liquid Insured Deposits product is offered to you by your IBD. It is important to note that Pershing, R&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 Participating 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 Participating 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 Participating Banks in a manner intended to secure pass-through FDIC insurance coverage on your LIDs balance from each Participating 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&T. R&T and its affiliates are not depositories or banks. Reich & Tang® and R&T® are registered marks of R&T Deposit Networks, LLC, an affiliate of R&T. Please note that you may always obtain a current list of the Participating Banks participating in the LIDs product at any time by calling your Investment Professional or IBD or visiting <https://www.bny.com/assets/pershing/documents/pdfs/liquid-insured-bank-list.pdf>.

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