

Liquid Insured DepositsSM Participating Banks

Effective July 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
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
Village Bank and Trust Company, National Association	Arlington Heights	IL
WEX Bank	Midvale	UT
Wintrust Bank, National Association	Chicago	IL

The Liquid Insured DepositsSM 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 ("Participating Banks") and to effect deposits to and withdrawals from such Participating Banks. Pershing has appointed R&T Deposit Solutions, LLC, and its affiliate, R&T Deposit Programs, LLC, each a Delaware limited liability company (collectively, "R&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&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>.

Copyright © 2026. R&T Deposit Networks, LLC. All rights reserved. R&T Deposit Networks, LLC, R&T Deposit Solutions, LLC, R&T Deposit Programs, LLC, R&T Deposit Marketplace, LLC, each a Delaware Limited Liability Company (each a d/b/a R&T Deposit Solutions) (together "R&T") provide administrative, recordkeeping and/or services to banks, credit unions, trust companies, wealth management firms, broker-dealers and other institutions with respect to deposit placement and sweep programs, including – the Demand Deposit Marketplace (DDM®), Certificate of Deposit Marketplace ExchangeSM (CDMXSM), R&T Insured DepositsSM (RTIDSM) programs, as well as other services. An affiliate of R&T, Stable Custody Group II LLC ("Stable"), acts as agent of participating sending institutions under the DDM and CDMX programs. R&T and Stable, together, "we", "us" or "our". All of our services are provided subject to terms and conditions of the written agreements and/or agency appointments between us and our clients with respect to those services, and we provide no representations or warranties, express or implied, except as set forth in those agreements and/or appointments. Click [here](#) for our legal and other disclosures. **We are not an FDIC or NCUA-insured institution. FDIC insurance covers the failure of an FDIC-insured institution. NCUA insurance only covers the failure of an NCUA-insured institution. Certain conditions must be satisfied for FDIC and NCUA pass-through deposit insurance to apply** for a list of the FDIC and NCUA-insured institutions which R&T has a direct or indirect business relationship for the placement of deposits under DDM, CDMX and RTID programs, and into which a participating institution may place deposits (subject to the terms of those programs and any opt-outs by the participating institution and/or their customers). **The DDM, CDMX and RTID programs, themselves, as well as our other service offerings, are not insured or guaranteed by the FDIC or NCUA, are not deposits and may lose value.** We are not an affiliate of an FDIC or NCUA-insured institution, we are not an office, division or sub-division of the FDIC or NCUA, and we are not associated with the FDIC or NCUA or office, division or sub-division thereof. For more information about us, please visit our website at <https://www.rnt.com>. The primary objective of the DDM, CDMX and RTID programs is to provide customers with convenient access to expanded deposit insurance coverage on their funds (and not for investment enhancements, higher rates of returns or profits). R&T®, Reich & Tang®, Demand Deposit Marketplace®, DDM®, DepositView® and RTID® are registered marks of R&T Deposit Networks, LLC. CDMXSM, R&T FusionSM and Fusion by R&TSM are pending marks of R&T Deposit Networks, LLC. IDEASM and Certificate of Deposit Marketplace ExchangeSM are unregistered service marks of R&T Deposit Networks, LLC.