# Dreyfus Insured Deposits Multi-Bank Product — Effective 04/15/26

| 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 | BNY Mellon, N.A. | 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 | The Bank of New York Mellon | Bank of India |
| 3 | UBS Bank USA, N.A. | American Express Nat'l Bank | Citibank, National Association | UBS Bank USA, N.A. | UBS Bank USA, N.A. | Citibank, National Association | The Bank of East Asia, Ltd. | The Huntington National Bank | Bank of Baroda | First Horizon Bank | Bank of Baroda |
| 4 | American Express Nat'l Bank | Morgan Stanley Bank, N.A. | UBS Bank USA, N.A. | American Express Nat'l Bank | Morgan Stanley Private Bank | UBS Bank USA, N.A. | Citibank, National Association | The Bank of East Asia, Ltd. | Bank of New Hampshire | BankUnited | Bank of New Hampshire |
| 5 | Morgan Stanley Private Bank | UBS Bank USA, N.A. | 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 | The Huntington National Bank | Bank of India | The Huntington National 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, N.A. | Morgan Stanley Private Bank | Morgan Stanley Bank, N.A. | Bank of Baroda | 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 | Valley National Bank | Truist Bank |
| 8 | Valley National Bank | BankUnited | Bank of Baroda | Bank of Baroda | The Huntington National Bank | Bank of Baroda | Truist Bank | Truist Bank | The Bank of East Asia, Ltd. | Truist Bank | Union Bank & Trust Company |
| 9 | Western Alliance Bank | Barclays Bank Delaware | Bank of India | Truist Bank | Valley National Bank | Western Alliance Bank | Western Alliance Bank | First Horizon Bank | Truist Bank | The Bank of East Asia, Ltd. | United Community Bank |
| 10 | Bank of Baroda | First Horizon Bank | Truist Bank | Valley National Bank | Western Alliance Bank | Truist Bank | Barclays Bank Delaware | BankUnited | Union Bank & Trust Company | WEX Bank | Enterprise Bank & Trust |
| 11 | The Huntington National Bank | Farmers and Merchants Bank | First National Bank | First Horizon Bank | Farmers and Merchants Bank | First Horizon Bank | First Horizon Bank | Bank of Baroda | United Community Bank | The Huntington National Bank | Citibank, National Association |
| 12 | Farmers and Merchants Bank | Truist Bank | Enterprise Bank & Trust | Barclays Bank Delaware | First Horizon Bank | The Huntington National Bank | The Huntington National Bank | Barclays Bank Delaware | Enterprise Bank & Trust | Farmers and Merchants Bank | WEX Bank |
| 13 | First Horizon Bank | The Huntington National Bank | Farmers and Merchants Bank | Farmers and Merchants Bank | Barclays Bank Delaware | The Bank of East Asia, Ltd. | BankUnited | Farmers and Merchants Bank | Citibank, National Association | Union Bank & Trust Company | BNY Mellon, N.A. |
| 14 | BankUnited | The Bank of East Asia, Ltd. | First Horizon Bank | The Huntington National Bank | The Bank of East Asia, Ltd. | Bank of India | Farmers and Merchants Bank | Bank of New Hampshire | American Express Nat'l Bank | Bank of New Hampshire | |
| 15 | Truist Bank | Citibank, National Association | BankUnited | Western Alliance Bank | WEX Bank | BankUnited | Valley National Bank | Enterprise Bank & Trust | WEX Bank | Citibank, National Association | |
| 16 | The Bank of East Asia, Ltd. | Union Bank & Trust Company | Western Alliance Bank | BankUnited | Bank of New Hampshire | Barclays Bank Delaware | American Express Nat'l Bank | Union Bank & Trust Company | BNY Mellon, N.A. | Enterprise Bank & Trust | |
| 17 | Barclays Bank Delaware | Bank of India | Barclays Bank Delaware | WEX Bank | Union Bank & Trust Company | WEX Bank | Union Bank & Trust Company | Citibank, National Association | | First National Bank | |
| 18 | Enterprise Bank & Trust | Bank of New Hampshire | The Huntington National Bank | The Bank of East Asia, Ltd. | American Express Nat'l Bank | Farmers and Merchants Bank | Bank of New Hampshire | First National Bank | | Barclays Bank Delaware | |
| 19 | Union Bank & Trust Company | Bank of Baroda | The Bank of East Asia, Ltd. | First National Bank | Bank of India | Union Bank & Trust Company | Bank of India | American Express Nat'l Bank | | | |
| 20 | Bank of New Hampshire | Enterprise Bank & Trust | WEX Bank | Bank of New Hampshire | Enterprise Bank & Trust | Bank of New Hampshire | Enterprise Bank & Trust | WEX Bank | | | |
| 21 | Bank of India | WEX Bank | Bank of New Hampshire | Union Bank & Trust Company | Bank of Baroda | Enterprise Bank & Trust | Morgan Stanley Bank, N.A. | Bank of India | | | |
| 22 | WEX Bank | First National Bank | Union Bank & Trust Company | Bank of India | BankUnited | Valley National Bank | WEX Bank | UBS Bank USA, N.A. | | | |
| 23 | First National Bank | Valley National Bank | Valley National Bank | Enterprise Bank & Trust | First National Bank | First National Bank | First National 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 | | | |
| IA | MI | NJ | ID | MA | NC | NM | Other (including territories, etc.) | | | |
| 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 | | | | | | | | | | |

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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 (TBNYM) 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.**

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