

Dreyfus Insured Deposit Program Multiple Bank Program — Effective 03/18/24

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	First Horizon Bank	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	BankUnited	Bank of India
3	Goldman Sachs Bank USA	Goldman Sachs Bank USA	Goldman Sachs Bank USA	Goldman Sachs Bank USA	Goldman Sachs Bank USA	Goldman Sachs Bank USA	Goldman Sachs Bank USA	Goldman Sachs Bank USA	Bank of Baroda	EagleBank	Bank of Baroda
4	American Express Nat'l Bank	American Express Nat'l Bank	UBS Bank USA	Truist Bank	UBS Bank USA	American Express Nat'l Bank	Morgan Stanley Private Bank	The Bank of East Asia, Ltd.	Bank of New Hampshire	Valley National Bank	Bank of New Hampshire
5	UBS Bank USA	Morgan Stanley Bank, N.A.	Truist Bank	Citibank, National Association	Truist Bank	Truist Bank	UBS Bank USA	Western Alliance Bank	Cadence Bank	BNY Mellon, N.A.	Cadence Bank
6	Citibank, National Association	UBS Bank USA	EagleBank	American Express Nat'l Bank	Citibank, National Association	Flushing Bank	Truist Bank	Truist Bank	The Bank of East Asia, Ltd.	The Bank of New York Mellon	The Bank of East Asia, Ltd.
7	Valley National Bank	Truist Bank	American Express Nat'l Bank	UBS Bank USA	EagleBank	Western Alliance Bank	Flushing Bank	EagleBank	EagleBank	First Merchants Bank	EagleBank
8	First Merchants Bank	Western Alliance Bank	First Merchants Bank	EagleBank	Bremer Bank, N.A.	UBS Bank USA	Bank of Baroda	First Horizon Bank	Truist Bank	Truist Bank	Truist Bank
9	Morgan Stanley Private Bank	BankUnited	Bremer Bank, N.A.	First Merchants Bank	Morgan Stanley Private Bank	Bank of Baroda	First Merchants Bank	BankUnited	Union Bank & Trust Company	The Bank of East Asia, Ltd.	Union Bank & Trust Comp.
10	Western Alliance Bank	First Merchants Bank	Farmers and Merchants Bank	Morgan Stanley Bank, N.A.	First Merchants Bank	First Merchants Bank	EagleBank	First Merchants Bank	Morgan Stanley Bank, N.A.	Bank of India	United Community Bank
11	EagleBank	EagleBank	Forbright Bank	Valley National Bank	Morgan Stanley Bank, N.A.	First Horizon Bank	Western Alliance Bank	Forbright Bank	United Community Bank	WEX Bank	Enterprise Bank & Trust
12	Bank of Baroda	Barclays Bank Delaware	First Horizon Bank	First Horizon Bank	The Huntington National Bank	The Huntington National Bank	The Bank of East Asia, Ltd.	The Huntington National Bank	Enterprise Bank & Trust	The Huntington National Bank	Citibank, N.A.
13	The Huntington National Bank	First Horizon Bank	BankUnited	Barclays Bank Delaware	Valley National Bank	The Bank of East Asia, Ltd.	Barclays Bank Delaware	Bank of Baroda	Citibank, National Association	Farmers and Merchants Bank	WEX Bank
14	Farmers and Merchants Bank	Morgan Stanley Private Bank	Western Alliance Bank	Forbright Bank	Western Alliance Bank	Bank of India	First Horizon Bank	Barclays Bank Delaware	American Express Nat'l Bank	Union Bank & Trust Company	First Merchants Bank
15	First Horizon Bank	Farmers and Merchants Bank	Morgan Stanley Bank, N.A.	Morgan Stanley Private Bank	Farmers and Merchants Bank	EagleBank	The Huntington National Bank	Farmers and Merchants Bank	Morgan Stanley Private Bank	Cadence Bank	BNY Mellon, N.A.
16	BankUnited	Sandy Spring Bank	Barclays Bank Delaware	Farmers and Merchants Bank	First Horizon Bank	BankUnited	BankUnited	Morgan Stanley Bank, N.A.	WEX Bank	Bank of Baroda	
17	Truist Bank	Forbright Bank	Sandy Spring Bank	Bank of Baroda	Barclays Bank Delaware	Barclays Bank Delaware	Forbright Bank	Bank of New Hampshire	Goldman Sachs Bank USA	Flushing Bank	
18	The Bank of East Asia, Ltd.	The Huntington National Bank	Morgan Stanley Private Bank	The Huntington National Bank	The Bank of East Asia, Ltd.	Forbright Bank	Farmers and Merchants Bank	Cadence Bank	First Merchants Bank	Bank of New Hampshire	
19	Barclays Bank Delaware	The Bank of East Asia, Ltd.	The Huntington National Bank	Western Alliance Bank	WEX Bank	WEX Bank	Valley National Bank	Enterprise Bank & Trust	BNY Mellon, N.A.	Citibank, National Association	
20	Enterprise Bank & Trust	Flushing Bank	Bank of Baroda	BankUnited	Bank of New Hampshire	Sandy Spring Bank	American Express Nat'l Bank	Sandy Spring Bank		Enterprise Bank & Trust	
21	Forbright Bank	Citibank, National Association	The Bank of East Asia, Ltd.	WEX Bank	Union Bank & Trust Company	Farmers and Merchants Bank	Union Bank & Trust Company	Union Bank & Trust Company		Sandy Spring Bank	
22	Cadence Bank	Cadence Bank	WEX Bank	The Bank of East Asia, Ltd.	American Express Nat'l Bank	Citibank, National Association	Bank of New Hampshire	Citibank, National Association		Bremer Bank, N.A.	
23	Flushing Bank	Union Bank & Trust Company	Citibank, National Association	Cadence Bank	Bank of India	Union Bank & Trust Company	Bank of India	Bremer Bank, N.A.		Barclays Bank Delaware	
24	Union Bank & Trust Company	Bank of India	Cadence Bank	Flushing Bank	Forbright Bank	Cadence Bank	Cadence Bank	American Express Nat'l Bank			
25	Bank of New Hampshire	Bank of New Hampshire	Bank of New Hampshire	Bremer Bank, N.A.	Cadence Bank	Bank of New Hampshire	Citibank, National Association	Morgan Stanley Private Bank			
26	Bank of India	Bank of Baroda	Flushing Bank	Bank of New Hampshire	Enterprise Bank & Trust	Enterprise Bank & Trust	Enterprise Bank & Trust	WEX Bank			
27	Morgan Stanley Bank, N.A.	Enterprise Bank & Trust	Union Bank & Trust Company	Union Bank & Trust Company	Bank of Baroda	Morgan Stanley Bank, N.A.	Morgan Stanley Bank, N.A.	Bank of India			
28	WEX Bank	WEX Bank	Bank of India	Bank of India	BankUnited	Morgan Stanley Private Bank	WEX Bank	Flushing Bank			
29	Bremer Bank, N.A.	Bremer Bank, N.A.	Enterprise Bank & Trust	Enterprise Bank & Trust	Flushing Bank	Bremer Bank, N.A.	Bremer Bank, N.A.	UBS Bank USA			
30	Sandy Spring Bank	Valley National Bank	Valley National Bank	Sandy Spring Bank	Sandy Spring Bank	Valley National Bank	Sandy Spring Bank	Valley National Bank			
31											
32											
33											
34											
35											
36											

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										

Disclaimer: Investors should consider the investment objectives, risks, charges, and expenses carefully before investing. Read the Dreyfus Insured Deposits Disclosure Statement and Terms and Conditions carefully before investing.

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 (“BNYM”) 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.

Dreyfus Insured Deposits products are supported by Pershing and may be offered to you by your Introducing Broker Dealer and/or investment adviser. Pershing Advisor Solutions LLC (“Pershing Advisor Solutions”) and Pershing are wholly owned indirect subsidiaries of The Bank of New York Mellon Corporation, are registered broker-dealers and members of FINRA and SIPC. If your Account was introduced to Pershing by your registered investment adviser (“Investment Adviser”) through Pershing Advisor Solutions, Pershing Advisor Solutions is your Introducing Broker Dealer and relies on Pershing to provide clearing, custody, execution, and other broker-dealer services. The Product operates through a private labelling arrangement with the Dreyfus Cash Solutions division of BNY Mellon Securities Corporation (BNYMSC) and is available only to clients of broker-dealers who clear through Pershing. Pershing has appointed Dreyfus Cash Solutions to provide certain services with respect to the operation of the Program. BNYMSC is also a wholly owned indirect subsidiary of The Bank of New York Mellon Corporation and is a registered investment adviser and broker-dealer, and a subsidiary of BNY Mellon Investment Adviser, Inc. (BNYMIA). Pershing, Pershing Advisor Solutions, BNYMSC, BNYMIA, BNYM and BNY Mellon, N.A. are BNY Mellon companies. BNY Mellon is the corporate brand for The Bank of New York Mellon Corporation. Pershing, Pershing Advisor Solutions, and BNYMSC earn fees (which may or may not be account-based) based on the amount of money in Dreyfus Insured Deposits products. Pershing and Pershing Advisor Solutions may earn a higher fee on balances in any of the FDIC-insured bank deposit sweep products (Bank Sweep Products) supported on the platform than in other money market products, such as money market mutual funds (Money Funds). Pershing, in its sole discretion, may share a portion of fees it earns from the support of these Bank Sweep Products with your Introducing Broker Dealer in which case your financial organization would earn fees on balances in these Bank Sweep Products, which may be higher than fees earned on other money market products, such as Money Funds. Your Introducing Broker Dealer, Pershing, Pershing Advisor Solutions and BNYMSC may be affiliated with one or more Program Banks. BNYM and BNY Mellon, N.A., in their roles as banks participating in these Bank Sweep Products, will realize an economic benefit from any Product balances allocated to them. The Program Banks, including BNYM and BNY Mellon, N.A., do not have a duty to offer the highest rates available or rates that are comparable to Money Funds or those offered by other depository institutions. If you desire to maintain a large cash position in your account custodied by Pershing for other than a short period of time, you should contact your Introducing Broker Dealer or Investment Adviser to discuss your options.