

Dreyfus Insured Deposit Program Multiple Bank Program — Effective 07/17/23

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	Bank of China	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	First Horizon Bank	Bank of India
3	Goldman Sachs Bank USA	Goldman Sachs Bank USA	Goldman Sachs Bank USA	Goldman Sachs Bank USA	Goldman Sachs Bank USA	American Express Nat'l Bank	Goldman Sachs Bank USA	Goldman Sachs Bank USA	Bank of Baroda	BankUnited	Bank of Baroda
4	American Express Nat'l Bank	American Express Nat'l Bank	UBS Bank USA	Truist Bank	UBS Bank USA	Truist Bank	Morgan Stanley Private Bank	Bank of China	Bank of New Hampshire	EagleBank	Bank of New Hampshire
5	UBS Bank USA	Morgan Stanley Bank, N.A.	Truist Bank	Citibank, N.A.	Truist Bank	Flushing Bank	UBS Bank USA	The Bank of East Asia Ltd.	Cadence Bank	Valley National Bank	Cadence Bank
6	Citibank, N.A.	UBS Bank USA	Bank of China	American Express Nat'l Bank	Citibank, N.A.	Western Alliance Bank	Truist Bank	Western Alliance Bank	The Bank of East Asia Ltd.	BNY Mellon, N.A.	The Bank of East Asia Ltd.
7	Valley National Bank	Truist Bank	EagleBank	Bank of China	EagleBank	Bank of China	Bank of China	Truist Bank	EagleBank	The Bank of New York Mellon	EagleBank
8	First Merchants Bank	Western Alliance Bank	American Express Nat'l Bank	UBS Bank USA	Bremer Bank	UBS Bank USA	Flushing Bank	EagleBank	Truist Bank	First Merchants Bank	Truist Bank
9	Bank of China	Bank of China	First Merchants Bank	EagleBank	Morgan Stanley Private Bank	Bank of Baroda	Bank of Baroda	First Horizon Bank	Union Bank and Trust	Truist Bank	Union Bank and Trust
10	Morgan Stanley Private Bank	BankUnited	Bremer Bank	First Merchants Bank	First Merchants Bank	First Merchants Bank	First Merchants Bank	BankUnited	Morgan Stanley Bank, N.A.	The Bank of East Asia Ltd.	United Community Bank
11	Western Alliance Bank	First Merchants Bank	Farmers and Merchants Bank	Morgan Stanley Bank, N.A.	Morgan Stanley Bank, N.A.	First Horizon Bank	EagleBank	First Merchants Bank	United Community Bank	Bank of India	Enterprise Bank & Trust
12	EagleBank	EagleBank	Forbright Bank	Valley National Bank	Huntington National Bank	Huntington National Bank	Western Alliance Bank	Forbright Bank	Enterprise Bank & Trust	WEX Bank	Citibank, N.A.
13	Bank of Baroda	Barclays Bank Delaware	First Horizon Bank	First Horizon Bank	Valley National Bank	The Bank of East Asia Ltd.	The Bank of East Asia Ltd.	Huntington National Bank	Citibank, N.A.	Huntington National Bank	WEX Bank
14	Huntington National Bank	First Horizon Bank	BankUnited	Barclays Bank Delaware	Western Alliance Bank	Bank of India	Barclays Bank Delaware	Bank of Baroda	American Express Nat'l Bank	Farmers and Merchants Bank	First Merchants Bank
15	Farmers and Merchants Bank	Morgan Stanley Private Bank	Western Alliance Bank	Forbright Bank	Farmers and Merchants Bank	EagleBank	First Horizon Bank	Barclays Bank Delaware	Morgan Stanley Private Bank	Union Bank and Trust	BNY Mellon, N.A.
16	First Horizon Bank	Farmers and Merchants Bank	Morgan Stanley Bank, N.A.	Morgan Stanley Private Bank	First Horizon Bank	BankUnited	Huntington National Bank	Farmers and Merchants Bank	WEX Bank	Cadence Bank	
17	BankUnited	Sandy Spring Bank	Barclays Bank Delaware	Farmers and Merchants Bank	Barclays Bank Delaware	Barclays Bank Delaware	BankUnited	Morgan Stanley Bank, N.A.	Goldman Sachs Bank USA	Bank of Baroda	
18	Truist Bank	Forbright Bank	Sandy Spring Bank	Bank of Baroda	The Bank of East Asia Ltd.	Forbright Bank	Forbright Bank	Bank of New Hampshire	First Merchants Bank	Flushing Bank	
19	The Bank of East Asia Ltd.	Huntington National Bank	Morgan Stanley Private Bank	Huntington National Bank	WEX Bank	WEX Bank	Farmers and Merchants Bank	Cadence Bank	BNY Mellon, N.A.	Bank of New Hampshire	
20	Barclays Bank Delaware	The Bank of East Asia Ltd.	Huntington National Bank	Western Alliance Bank	Bank of New Hampshire	Sandy Spring Bank	Valley National Bank	Enterprise Bank & Trust		Citibank, N.A.	
21	Enterprise Bank & Trust	Flushing Bank	Bank of Baroda	BankUnited	Union Bank and Trust	Farmers and Merchants Bank	American Express Nat'l Bank	Sandy Spring Bank		Enterprise Bank & Trust	
22	Forbright Bank	Citibank, N.A.	The Bank of East Asia Ltd.	WEX Bank	American Express Nat'l Bank	Citibank, N.A.	Union Bank and Trust	Union Bank and Trust		Sandy Spring Bank	
23	Cadence Bank	Cadence Bank	WEX Bank	The Bank of East Asia Ltd.	Bank of India	Union Bank and Trust	Bank of New Hampshire	Citibank, N.A.		Bremer Bank	
24	Flushing Bank	Union Bank and Trust	Citibank, N.A.	Cadence Bank	Forbright Bank	Cadence Bank	Bank of India	Bremer Bank		Barclays Bank Delaware	
25	Union Bank and Trust	Bank of India	Cadence Bank	Flushing Bank	Cadence Bank	Bank of New Hampshire	Cadence Bank	American Express Nat'l Bank			
26	Bank of New Hampshire	Bank of New Hampshire	Bank of New Hampshire	Bremer Bank	Bank of China	Goldman Sachs Bank USA	Citibank, N.A.	Morgan Stanley Private Bank			
27	Bank of India	Bank of Baroda	Flushing Bank	Bank of New Hampshire	Enterprise Bank & Trust	Enterprise Bank & Trust	Enterprise Bank & Trust	WEX Bank			
28	Morgan Stanley Bank, N.A.	Enterprise Bank & Trust	Union Bank and Trust	Union Bank and Trust	Bank of Baroda	Morgan Stanley Bank, N.A.	Morgan Stanley Bank, N.A.	Bank of India			
29	WEX Bank	WEX Bank	Bank of India	Bank of India	BankUnited	Morgan Stanley Private Bank	WEX Bank	Flushing Bank			
30	Bremer Bank	Bremer Bank	Enterprise Bank & Trust	Enterprise Bank & Trust	Flushing Bank	Bremer Bank	Bremer Bank	UBS Bank USA			
31	Sandy Spring Bank	Valley National Bank	Valley National Bank	Sandy Spring Bank	Sandy Spring Bank	Valley National Bank	Sandy Spring 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 (“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 the Dreyfus Government Cash Management Service Shares money market fund (Ticker symbol DGUXX).

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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