

Standard Bank Deposit Sweep Program

Bank List for Natural Persons (Effective December 2024)

Below are the program banks in the Standard Bank Deposit Sweep Program - Natural Persons.

NOTE: A client's state of residence determines their Region. Within each Region is the priority bank order for investment of a client's funds. The table below shows the state mapping for the eight (8) Regions and the respective bank priority order.

REGION/ POSITION	REGION 1 MA, ME, NH, RI, VT	REGION 2 CT, N Y	REGION 3 AK, CO, HI, ID, KS, MT, NE, NM, NV, OR, UT, WA, WY	REGION 4 CA
1	Wells Fargo Bank, National Association	UBS Bank USA	American Express National Bank	American Express National Bank
2	PNC Bank, National Association	U.S. Bank National Association	UBS Bank USA	UBS Bank USA
3	UBS Bank USA	Goldman Sachs Bank USA	U.S. Bank National Association	Goldman Sachs Bank USA
4	Manufacturers and Traders Trust Company	American Express National Bank	Goldman Sachs Bank USA	JPMorgan Chase Bank, National Association
5	U.S. Bank National Association	JPMorgan Chase Bank, National Association	JPMorgan Chase Bank, National Association	U.S. Bank National Association
6	The Huntington National Bank	Synchrony Bank	Synchrony Bank	Synchrony Bank
7	Capital One, National Association	The Huntington National Bank	Synovus Bank	State Bank of India
8	JPMorgan Chase Bank, National Association	Deutsche Bank Trust Company Americas	Deutsche Bank Trust Company Americas	The Huntington National Bank
9	BMO Bank National Association	Synovus Bank	Capital One, National Association	Bank of Baroda
10	American Express National Bank	Citibank, National Association	The Huntington National Bank	BMO Bank National Association
11	Deutsche Bank Trust Company Americas	BMO Bank National Association	State Bank of India	PNC Bank, National Association
12	Synchrony Bank	Bank of Baroda	Citibank, National Association	Manufacturers and Traders Trust Company
13	Bank of Baroda	East West Bank	BMO Bank National Association	Deutsche Bank Trust Company Americas
14	State Bank of India	First Horizon Bank	Bank of Baroda	Synovus Bank
15	First Horizon Bank	PNC Bank, National Association	East West Bank	Citibank, National Association
16	Synovus Bank	State Bank of India	First Horizon Bank	First Horizon Bank
17	The Bank of East Asia Ltd.	State Street Bank and Trust	Cadence Bank	Capital One, National Association
18	East West Bank	Cadence Bank	Manufacturers and Traders Trust Company	Wells Fargo Bank, National Association
19	Cadence Bank	Wells Fargo Bank, National Association	Umpqua Bank	State Street Bank and Trust Company
20	Umpqua Bank	Capital One, National Association	The Bank of East Asia Ltd.	East West Bank
21	State Street Bank and Trust Company	Manufacturers and Traders Trust Company	State Street Bank and Trust Company	Cadence Bank
22	Goldman Sachs Bank USA	The Bank of East Asia Ltd.	Wells Fargo Bank, National Association	Umpqua Bank
23	Citibank, National Association	Umpqua Bank	PNC Bank, National Association	The Bank of East Asia Ltd.
EXCESS BANKS				
1	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.
2	U.S. Bank National Assoc.	U.S. Bank National Assoc.	U.S. Bank National Assoc.	U.S. Bank National Assoc.

REGION/ POSITION	REGION 5 AL, AR, AZ, KY, LA, MO, OK, TX, TN	REGION 6 DC, DE, FL, GA, MD, MS, NC, SC	REGION 7 IA, IL, IN, MI, MN, ND, OH, SD, WI	REGION 8 NJ, PA, VA, WV, OTHERS
1	Synchrony Bank	Manufacturers and Traders Trust Company	American Express National Bank	Goldman Sachs Bank USA
2	Goldman Sachs Bank USA	Goldman Sachs Bank USA	UBS Bank USA	UBS Bank USA
3	UBS Bank USA	UBS Bank USA	Goldman Sachs Bank USA	JPMorgan Chase Bank, National Association
4	JPMorgan Chase Bank, National Association	JPMorgan Chase Bank, National Association	U.S. Bank National Association	American Express National Bank
5	U.S. Bank National Association	U.S. Bank National Association	JPMorgan Chase Bank, National Association	U.S. Bank National Association
6	The Huntington National Bank	American Express National Bank	The Huntington National Bank	The Huntington National Bank
7	American Express National Bank	Synchrony Bank	Deutsche Bank Trust Company Americas	Synchrony Bank
8	Bank of Baroda	BMO Bank National Association	Bank of Baroda	Synovus Bank
9	Synovus Bank	The Huntington National Bank	Synchrony Bank	Bank of Baroda
10	Deutsche Bank Trust Company Americas	Wells Fargo Bank, National Association	Citibank, National Association	BMO Bank National Association
11	Citibank, National Association	Synovus Bank	Synovus Bank	Wells Fargo Bank, National Association
12	State Bank of India	Bank of Baroda	Cadence Bank	PNC Bank, National Association
13	BMO Bank National Association	Deutsche Bank Trust Company Americas	BMO Bank National Association	State Bank of India
14	Cadence Bank	East West Bank	State Street Bank and Trust Company	Manufacturers and Traders Trust Company
15	Wells Fargo Bank, National Association	State Street Bank and Trust Company	Capital One, National Association	First Horizon Bank
16	East West Bank	Cadence Bank	Manufacturers and Traders Trust Company	East West Bank
17	PNC Bank, National Association	First Horizon Bank	State Bank of India	Cadence Bank
18	Manufacturers and Traders Trust Company	State Bank of India	Wells Fargo Bank, National Association	Deutsche Bank Trust Company Americas
19	The Bank of East Asia Ltd.	PNC Bank, National Association	First Horizon Bank	Umpqua Bank
20	First Horizon Bank	Capital One, National Association	The Bank of East Asia Ltd.	Capital One, National Association
21	Capital One, National Association	The Bank of East Asia Ltd.	East West Bank	The Bank of East Asia Ltd.
22	Umpqua Bank	Umpqua Bank	Umpqua Bank	State Street Bank and Trust
23	State Street Bank and Trust Company	Citibank, National Association	PNC Bank, National Association	Citibank, National Association
EXCESS BANKS				
1	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.
2	U.S. Bank National Assoc.	U.S. Bank National Assoc.	U.S. Bank National Assoc.	U.S. Bank National Assoc.

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The order and composition of the Program Bank List may change at any time. Please consult your Avantax Financial Professional with any questions. For complete details on the program please refer to the Standard Bank Deposit Sweep Program- Natural & Non-Natural Persons Disclosure Document.

You may contact your Avantax Financial Professional to designate a bank as ineligible to receive funds (otherwise known as "opting out" of a bank). Opting out of a Program Bank will affect the amount of your deposits eligible for FDIC insurance.

Excess Banks will accept funds without limitation and without regard to the Maximum Applicable FDIC Deposit Insurance Amount once funds equal to the Maximum Deposit Amount (as defined in the Bank Deposit Sweep Program Disclosure Document) have been deposited for you through the Bank Deposit Sweep Program in each Bank on the Program Bank List.

It is your obligation to monitor the total amount of deposits that you have at each bank, including through bank accounts, certificates of deposit ("CDs"), and deposits held through other brokers for purposes of reviewing deposits which may be eligible for insurance by the FDIC. 120324