

Standard Bank Deposit Sweep Program

Bank List for Non-Natural Persons (Effective December 2024)

Below are the program banks in the Standard Bank Deposit Sweep Program - Non-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	U.S. Bank National Association	U.S. Bank National Association	U.S. Bank National Association	U.S. Bank National Association
2	JPMorgan Chase Bank, National Association	BMO Bank National Association	Bank of Baroda	Deutsche Bank Trust Company Americas
3	First Horizon Bank	Bank of Baroda	JPMorgan Chase Bank, National Association	Capital One, National Association
4	Capital One, National Association	Capital One, National Association	Capital One, National Association	First Horizon Bank
5	The Bank of East Asia Ltd.	Deutsche Bank Trust Company Americas	PNC Bank, National Association	JPMorgan Chase Bank, National Association
6	Deutsche Bank Trust Company Americas	JPMorgan Chase Bank, National Association	Deutsche Bank Trust Company Americas	Bank of Baroda
7	BMO Bank National Association	First Horizon Bank	East West Bank	The Bank of East Asia Ltd.
8	East West Bank	Cadence Bank	First Horizon Bank	Umpqua Bank
9	Cadence Bank	Umpqua Bank	The Bank of East Asia Ltd.	PNC Bank, National Association
10	Umpqua Bank	Wells Fargo Bank, National Association	BMO Bank National Association	Cadence Bank
11	Bank of Baroda	PNC Bank, National Association	Umpqua Bank	State Street Bank and Trust Company
12	State Street Bank and Trust Company	The Bank of East Asia Ltd.	Cadence Bank	Wells Fargo Bank, National Association
13	State Bank of India	East West Bank	State Street Bank and Trust Company	East West Bank
14	Wells Fargo Bank, National Association	State Street Bank and Trust Company	Wells Fargo Bank, National Association	BMO Bank National Association
15	PNC Bank, National Association	State Bank of India	State Bank of India	State Bank of India
16	Citibank, National Association	Citibank, National Association	Citibank, National Association	Citibank, National Association
EXCESS BANKS				
1	PNC Bank, N.A.	PNC Bank, N.A.	PNC Bank, N.A.	PNC Bank, N.A.
2	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.

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	U.S. Bank National Association	U.S. Bank National Association	BMO Bank National Association	JPMorgan Chase Bank, National Association
2	Bank of Baroda	JPMorgan Chase Bank, National Association	U.S. Bank National Association	U.S. Bank National Association
3	Capital One, National Association	Bank of Baroda	JPMorgan Chase Bank, National Association	East West Bank
4	Wells Fargo Bank, National Association	First Horizon Bank	First Horizon Bank	Capital One, National Association
5	First Horizon Bank	Deutsche Bank Trust Company Americas	Bank of Baroda	Bank of Baroda
6	Deutsche Bank Trust Company Americas	Capital One, National Association	Capital One, National Association	First Horizon Bank
7	The Bank of East Asia Ltd.	BMO Bank National Association	Deutsche Bank Trust Company Americas	Umpqua Bank
8	BMO Bank National Association	Cadence Bank	The Bank of East Asia Ltd.	Deutsche Bank Trust Company Americas
9	Cadence Bank	PNC Bank, National Association	Cadence Bank	BMO Bank National Association
10	PNC Bank, National Association	Umpqua Bank	East West Bank	Wells Fargo Bank, National Association
11	JPMorgan Chase Bank, National Association	East West Bank	State Street Bank and Trust Company	PNC Bank, National Association
12	Umpqua Bank	The Bank of East Asia Ltd.	Umpqua Bank	Cadence Bank
13	State Street Bank and Trust Company	State Street Bank and Trust Company	State Bank of India	The Bank of East Asia Ltd.
14	East West Bank	State Bank of India	Wells Fargo Bank, National Association	State Street Bank and Trust Company
15	State Bank of India	Wells Fargo Bank, National Association	PNC Bank, National Association	State Bank of India
16	Citibank, National Association	Citibank, National Association	Citibank, National Association	Citibank, National Association
EXCESS BANKS				
1	PNC Bank, N.A.	PNC Bank, N.A.	PNC Bank, N.A.	PNC Bank, N.A.
2	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.

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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