

Liquid Insured DepositsSM

Program Bank List

As of December, 13, 2023

Program Banks		
Ally Bank	Midvale	UT
Axos Bank	San Diego	CA
Bank OZK	Little Rock	AR
Barrington Bank & Trust	Barrington	IL
Bank Of Hope	Los Angeles	CA
Beverly Bank & Trust Co.	Chicago	IL
BNY Mellon NA	Pittsburgh	PA
CFG Community Bank	Lutherville	MD
Choice Financial Group	Grafton	ND
Citibank, N.A.	Sioux Falls	SD
City Bank Texas	Lubbock	TX
Comenity Bank Delaware	Wilmington	DE
Comenity Capital Bank	Salt Lake City	UT
Dime Bank	Norwich	CT
Discover Bank	New Castle	DE
First Bank & Trust - Brookings	Brookings	SD
First Carolina Bank	Rocky Mount	NC
First Federal Bank	Lake City	FL
First Horizon Bank	Memphis	TN
Flagstar Bank, NA	Westbury	NY
Gorham Savings Bank	Gorham	ME
Hills Bank & Trust Company	Hills	IA
Hinsdale Bank & Trust Company	Hinsdale	IL
International Bank of Chicago	Chicago	IL
JPMorgan Chase Bank , N.A.	Columbus	OH
Lake Forest Bank & Trust	Lake Forest	IL
Libertyville Bank & Trust	Libertyville,	IL
Luana Savings Bank	Luana	IA
Northbrook Bank & Trust	Northbrook	IL
Peapack Gladstone Bank	Bedminster	NJ
Sallie Mae Bank	Murray	UT
Simmons Bank	Pine Bluff	AR
St Charles Bank & Trust	St Charles	IL
Stearns Bank, N.A.	St. Cloud	MN
The Bancorp Bank	Wilmington	DE
The Paducah Bank & Trust Company	Paducah	KY
Wintrust Bank	Wilmette	IL
Village Bank & Trust	Arlington Heights	IL
Wex Bank	Midvale	UT
Wheaton Bank & Trust	Wheaton	IL

Important Information

The Liquid Insured DepositsSM product (“LIDs” or the “Product”) is offered to you by your investment professional or financial organization (“Investment Professional”) at the broker dealer that introduced your account (“IBD”) to Pershing LLC (“Pershing”), which acts as custodian of the assets in your account, as a sweep option and is intended for the investment of available cash balances in your account custodied at Pershing (“Account”) into bank deposit accounts. By selecting the Product as your automatic cash investment option in your Account, you agreed to appoint Pershing as your authorized agent to establish and maintain bank deposit accounts at various depository institutions that participate in the Product (“Program Banks”) and to effect deposits to and withdrawals from such Program Banks. Pershing has appointed Reich & Tang Deposit Solutions, LLC, a Delaware limited liability company (“R&T”) to provide certain services with respect to the operation of the Product.

The Liquid Insured Deposits product is offered to you by your IBD. It is important to note that Pershing, R&T and your IBD are non-bank entities and are not FDIC members and the LIDs product itself is NOT an FDIC-insured product. Rather, through the Product, the cash balance in your Account is swept into deposit accounts at FDIC member Program Banks, which are all Insured Depository Institutions (“IDIs”), where those balances are eligible for FDIC insurance coverage on balances up to the current standard maximum deposit insurance amount (“SMDIA”) of \$250,000 per eligible depositor, at each insured Program Bank, for each eligible category of ownership or capacity, including any other balances you may hold at that bank directly or through other intermediaries, including other broker-dealers. The Product is intended to direct the cash balance in your Account to multiple FDIC member Program Banks in a manner intended to secure pass-through FDIC insurance coverage on your LIDs balance from each Program Bank, which is an IDI. Subject to certain exceptions, the maximum amount of FDIC deposit insurance coverage available on your bank deposits held in the Product is currently \$2.5 million for each eligible category of legal ownership. The LIDs product is supported by R&T. R&T and its affiliates are not depositories or banks. Reich & Tang[®] and R&T[®] are registered marks of Reich & Tang Deposit Networks, LLC. Please note that you may always obtain a current list of the Program Banks participating in the LIDs product at any time by calling your Investment Professional or IBD or visiting www.Pershing.com/rates.html