



FlexInsured Account® Priority Bank List – effective December 1, 2023

You should review your priority bank list carefully. If you wish to exclude any of the below named financial institutions from receiving your program deposits, please contact your financial professional.

Deposits in the FlexInsured Account are eligible for FDIC insurance coverage of up to \$2,500,000 for individual accounts and \$5,000,000 for joint accounts. For more information about the priority bank list, please refer to the FlexInsured Account Disclosure Statement. Deposits held in the FlexInsured Account are not covered by the SIPC

Intermediary Bank

BNY Mellon, New York, NY

Position	Region 1 – States AL, AR, IA, KS, KY, LA, MS, MO, NE, OK, TN	Region 2 – States IL, IN, MI, OH, WI	Region 3 – States DE, MD, NJ, PA, DC	Region 4 – States AK, CO, ID, MN, MT, ND, OR, SD, WA, WY
1	Goldman Sachs Bank USA	Goldman Sachs Bank USA	Goldman Sachs Bank USA	Goldman Sachs Bank USA
2	Emigrant Bank	Emigrant Bank	Emigrant Bank	Emigrant Bank
3	Flushing Bank	United Fidelity Bank FSB	United Fidelity Bank FSB	Flushing Bank
4	Valley National Bank	Flushing Bank	Flushing Bank	Valley National Bank
5	United Fidelity Bank FSB	Valley National Bank	Valley National Bank	Morgan Stanley Private Bank, NA
6	Morgan Stanley Private Bank, NA	UBS Bank USA	Morgan Stanley Private Bank, NA	United Fidelity Bank FSB
7	Huntington National Bank	Morgan Stanley Private Bank, NA	UBS Bank USA	American Express National Bank
8	Truist Bank	Bank of Baroda	American Express National Bank	UBS Bank USA
9	Bank of Baroda	Huntington National Bank	Truist Bank	Truist Bank
10	UBS Bank USA	Citibank, N.A.	Huntington National Bank	Huntington National Bank
11	Bank of China	American Express National Bank	Bank of Baroda	Bank of Baroda
12	American Express National Bank	Truist Bank	Bank of China	Citibank, N.A.
13	Citibank, N.A.	Bank of China	EagleBank	Bank of China
14	EagleBank	EagleBank	Deutsche Bank	Deutsche Bank
15	Western Alliance Bank	Deutsche Bank	Bank of India	EagleBank
16	BankUnited	Bank of India	Sandy Spring Bank	Western Alliance Bank
17	Deutsche Bank	Western Alliance Bank	Bremer Bank	BankUnited
18	First Horizon Bank	Sandy Spring Bank	Western Alliance Bank	Bank of India
19	Bremer Bank	Bremer Bank	BankUnited	Sandy Spring Bank
20	Bank of India	Banc of California	Citibank, N.A.	Bremer Bank
21	Sandy Spring Bank	First Horizon Bank	Banc of California	Banc of California
22	Banc of California	BankUnited	First Horizon Bank	First Horizon Bank
23	The Bank of East Asia Ltd.	The Bank of East Asia Ltd.	The Bank of East Asia Ltd.	The Bank of East Asia Ltd.
24	Cadence Bank	Cadence Bank	Cadence Bank	Cadence Bank
25	BNY Mellon, N.A.	BNY Mellon, N.A.	BNY Mellon, N.A.	BNY Mellon, N.A.
26	WEX Bank	WEX Bank	WEX Bank	WEX Bank
27	Union Bank and Trust	Union Bank and Trust	Union Bank and Trust	Union Bank and Trust
28	United Community Bank	United Community Bank	United Community Bank	United Community Bank
29	Bank of New Hampshire	Bank of New Hampshire	Bank of New Hampshire	Bank of New Hampshire
30	Enterprise Bank & Trust	Enterprise Bank & Trust	Enterprise Bank & Trust	Enterprise Bank & Trust
31	Morgan Stanley Bank, National Association	Morgan Stanley Bank, National Association	Morgan Stanley Bank, National Association	Morgan Stanley Bank, National Association

Position	Excess Bank List	Excess Bank List	Excess Bank List	Excess Bank List
1	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.
2	Truist Bank	Truist Bank	Truist Bank	Truist Bank

Position	Region 5 – States	Region 6 – States	Region 7 – States	Region 8 – States
	CT, ME, MA, NH, NY, RI, VT	FL, GA, NC, SC, VA, WV	AZ, NV, NM, TX, UT	CA, HI, Other (including territories, etc.)
1	Goldman Sachs Bank USA	Goldman Sachs Bank USA	Goldman Sachs Bank USA	Goldman Sachs Bank USA
2	Emigrant Bank	Emigrant Bank	Emigrant Bank	Emigrant Bank
3	Morgan Stanley Private Bank, NA	Valley National Bank	Flushing Bank	Flushing Bank
4	Flushing Bank	United Fidelity Bank FSB	United Fidelity Bank FSB	United Fidelity Bank FSB
5	United Fidelity Bank FSB	Flushing Bank	Valley National Bank	Valley National Bank
6	Valley National Bank	UBS Bank USA	Morgan Stanley Private Bank, NA	Morgan Stanley Private Bank, NA
7	American Express National Bank	Morgan Stanley Private Bank, NA	Truist Bank	American Express National Bank
8	Huntington National Bank	Huntington National Bank	American Express National Bank	Bank of Baroda
9	Citibank, N.A.	Truist Bank	Citibank, N.A.	Huntington National Bank
10	UBS Bank USA	American Express National Bank	UBS Bank USA	Citibank, N.A.
11	Truist Bank	Bank of Baroda	Huntington National Bank	Bank of China
12	Bank of Baroda	Citibank, N.A.	Bank of Baroda	Deutsche Bank
13	Bank of China	Bank of China	Bank of China	EagleBank
14	Deutsche Bank	EagleBank	Deutsche Bank	Bank of India
15	EagleBank	Deutsche Bank	EagleBank	Sandy Spring Bank
16	Bank of India	Bank of India	Bank of India	Bremer Bank
17	Sandy Spring Bank	Sandy Spring Bank	Sandy Spring Bank	Western Alliance Bank
18	Bremer Bank	Bremer Bank	Bremer Bank	BankUnited
19	Western Alliance Bank	Western Alliance Bank	Western Alliance Bank	Truist Bank
20	BankUnited	BankUnited	BankUnited	Banc of California
21	Banc of California	Banc of California	Banc of California	First Horizon Bank
22	First Horizon Bank	First Horizon Bank	First Horizon Bank	The Bank of East Asia Ltd.
23	The Bank of East Asia Ltd.	The Bank of East Asia Ltd.	The Bank of East Asia Ltd.	Cadence Bank
24	Cadence Bank	Cadence Bank	Cadence Bank	BNY Mellon, N.A.
25	BNY Mellon, N.A.	BNY Mellon, N.A.	BNY Mellon, N.A.	WEX Bank
26	WEX Bank	WEX Bank	WEX Bank	Union Bank and Trust
27	Union Bank and Trust	Union Bank and Trust	Union Bank and Trust	United Community Bank
28	United Community Bank	United Community Bank	United Community Bank	Bank of New Hampshire
29	Bank of New Hampshire	Bank of New Hampshire	Bank of New Hampshire	Enterprise Bank & Trust
30	Enterprise Bank & Trust	Enterprise Bank & Trust	Enterprise Bank & Trust	Morgan Stanley Bank, National Association
31	Morgan Stanley Bank, National Association	Morgan Stanley Bank, National Association	Morgan Stanley Bank, National Association	

Position	Excess Bank List	Excess Bank List	Excess Bank List	Excess Bank List
1	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.
2	Truist Bank	Truist Bank	Truist Bank	Truist Bank

FlexInsured Account Priority Bank List (Business Accounts)

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Position	Business List
	All Accounts
1	Bank of China
2	Emigrant Bank
3	United Fidelity Bank FSB
4	Huntington National Bank
5	American Express National Bank
6	Bank of Baroda
7	Deutsche Bank
8	Citibank, N.A.
9	EagleBank
10	Truist Bank
11	Flushing Bank
12	Bank of India
13	Valley National Bank
14	Western Alliance Bank
15	Bremer Bank
16	BankUnited
17	Banc of California
18	First Horizon Bank
19	The Bank of East Asia Ltd.
20	Cadence Bank
21	BNY Mellon, N.A.
22	Sandy Spring Bank
23	WEX Bank
24	Union Bank and Trust
25	United Community Bank
26	Bank of New Hampshire
27	Enterprise Bank & Trust

	Excess Bank List
1	Citibank, N.A.
2	Truist Bank