

Insured Depository Institutions – Market Linked Certificates of Deposit and Brokered Certificates of Deposit

Insured Depository Institutions for Market Linked CDs and Brokered CDs

Bank Name:

- 03WILLAMETTE VALLEY BK
- 1ST FNCL BK USA
- 1ST SCTY BK OF WASHINGTON
- 1ST SOURCE BK
- 21ST CENTURY BK
- ABACUS FSB
- ACADEMY BK NA
- ACCESS BK
- ADIRONDACK BK
- ADRIAN ST BK
- ALLEGIANCE BK
- ALLY BK
- ALMA BK
- AMERANT BK NA
- AMERICAN CMRC BK NA
- AMERICAN EAGLE BK
- AMERICAN EQUITY BK
- AMERICAN EXPRESS NB
- AMERICAN FED BK
- AMERICAN HERITAGE BK
- AMERICAN NAT BANK-FOX CITIES
- AMERICAN NB
- AMERICAN NB OF MINNESOTA
- AMERICAN PLUS BK NA
- APPLE BK FOR SVG
- ASTRA BK
- AUBURN ST BK
- AUBURN SVG BK FSB

Investment and Insurance Products are:

- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested

- AVAILA BK
- AXIOM BK NA
- AXOS BK
- BALBOA T&LA
- BANC OF CALIFORNIA NA
- BANCCENTRAL NA
- BANESCO USA
- BANGOR SVG BK
- BANK FIVE NINE
- BANK FORWARD
- BANK HAPOALIM BM NY BR
- BANK LEUMI USA
- BANK MIDWEST
- BANK OF AMERICA NA
- BANK OF BARODA NY BR
- BANK OF BEAVER CITY
- BANK OF BIRD-IN-HAND
- BANK OF BOTETOURT
- BANK OF BRIDGER NA
- BANK OF BUFFALO
- BANK OF CHINA NY BR
- BANK OF CMRC
- BANK OF DEERFIELD
- BANK OF EAST ASIA NY BR
- BANK OF ENGLAND
- BANK OF FARMINGTON
- BANK OF FAYETTE CNTY
- BANK OF GRAND LAKE
- BANK OF HOPE
- BANK OF INDIA NY BR
- BANK OF LEXINGTON INC
- BANK OF LINDSAY
- BANK OF MINGO
- BANK OF NEW ENGLAND
- BANK OF NEW YORK MELLON
- BANK OF OAK RIDGE
- BANK OF ORRICK
- BANK OF PRINCETON
- BANK OF ROMNEY
- BANK OF SAN FRANCISCO
- BANK OF SOUTH TEXAS CD
- BANK OF SOUTHERN CALIFORNIA NA
- BANK OF THE SIERRA
- BANK OF THE VALLEY
- BANK OF THE WEST

- BANK OF TIOGA
- BANK OF WISCONSIN DELLS
- BANK OZK
- BANK3
- BANKERS BK
- BANKERS BK OF KANSAS
- BANKERS BK OF THE WEST
- BANKUNITED NA
- BANKWELL BK
- BANKWEST INCORPORATED
- BANNER CAP BK
- BAR HARBOR B&TC
- BARCLAYS BK DELAWARE
- BAYCOAST BK
- BBVA USA CD
- BEAL BK
- BEAL BK USA
- BELL BK
- BELMONT BK&TR
- BERKSHIRE BK
- BIPPUS ST BK
- BLC CMMTY BK
- BMO HARRIS BK NA
- BMW BK OF NORTH AMERICA
- BNY MELLON NA CD
- BODCAW BK
- BOGOTA SVG BK
- BOKF NA
- BORDER BK
- BRADESCO BAC FLORIDA BK
- BRAVERA BK
- BRIDGEWATER BK
- BRISTOL MORGAN BK
- BRUNING BK
- BRUNSWICK B&TC
- BUTTE ST BK
- BYLINE BK
- CADENCE BK
- CALDWELL BK&TR
- CALIFORNIA BK OF CMRC
- CALIFORNIA FIRST NB
- CANANDAIGUA NAT B&TC
- CAPE COD FIVE CENTS SVG BK
- CAPITAL CMMTY BK
- CAPITAL ONE BK (USA) NA

- CAPITAL ONE NA
- CAPITOL BK
- CAPSTAR BK
- CAPTEX BK
- CARSON CMMTY BK
- CARVER ST BK
- CASTLE ROCK BK
- CATHAY BK
- CAYUGA LAKE NB
- CB&S BK INC
- CBC
- CECIL BK
- CELTIC BK CORP
- CENTENNIAL BK
- CENTERBANK
- CENTRAL BK
- CENTRAL ST BK
- CENTRAL SVG FSB
- CENTRUST BK NA
- CENTURY NEXT BK
- CFBANK NA
- CFG CMMTY BK
- CHAMBERS BK
- CHEROKEE ST BK
- CHIPPEWA VALLEY BK
- CHOICE FNCL GROUP
- CIBM BK
- CITIBANK NA
- CITIZENS BK
- CITIZENS BK CO
- CITIZENS BK NA
- CITIZENS BK&TR
- CITIZENS DEPOSIT BK
- CITIZENS FIRST BK
- CITIZENS NB OF HILLSBORO
- CITIZENS PROGRESSIVE BK
- CITIZENS ST BK
- CITIZENS ST BK - LA CROSSE
- CITY NB OF FLORIDA
- CIVIS BK
- CLAREMONT SVG BK
- CLEVELAND ST BK
- CMNTY BK OF THE BAY CD
- COLONY BK
- COLORADO FSB

- COLUMBIA ST BK
- COMENITY BK
- COMENITY CAP BK
- COMMERCE BK
- COMMERCE ST BK
- COMMERCEWEST BK
- COMMERCIAL BK
- COMMONWEALTH BUS BK
- COMMONWEALTH CO-OP BK
- COMMUNITY BANKERS BK
- COMMUNITY BK
- COMMUNITY BK LEXINGTON TENNESSEE
- COMMUNITY BK OF LOUISIANA
- COMMUNITY CMRC BK
- COMMUNITY FIRST BK
- COMMUNITY FIRST BK OF INDIANA
- COMMUNITY PARTNERS SVG BK
- COMMUNITY ST BK
- COMMUNITY WEST BK NA
- COMMUNITYBANK OF TEXAS NA
- CONNECTONE BK
- CONNEXUS
- CONTINENTAL BK
- CORNHUSKER BK
- COUNTRY CLUB BK
- CRAWFORD CNTY T&SB
- CRESCENT B&T
- CROSS CNTY BK
- CROSS RIVER BK
- CROSSFIRST BK
- CROWN BK
- CUMBERLAND FED BK FSB
- CUSTOMERS BK
- DALLAS CAP BK NA
- DART BK
- DECORAH B&TC
- DEL NORTE BK A S&LA
- DELTA NAT B&TC
- DENVER SVG BK
- DEVON BK
- DIME CMMTY BK
- DISCOVER BK
- DMB CMMTY BK
- DOLLAR BK FSB
- DR BK

- DRAKE BK
- DUBUQUE B&TC
- DUNDEE BK
- EAGLEBANK
- EAGLEMARK SVG BK
- EAST CAMBRIDGE SVG BK
- EAST WEST BK
- EASTERN COLORADO BK
- ECLIPSE BK INC
- EMPIRE ST BK
- ENCORE BK
- ENTERPRISE B&T
- ENTERPRISE BK
- ENVISION BK
- EQUITY BK
- ERGO BK
- EVABANK
- EVERETT CO-OP BK
- EVERGREEN BK GROUP
- EXCHANGE BK
- F&M BK
- FALCON NB
- FALL RIVER FIVE CENTS SVG BK
- FARM BUREAU BK FSB
- FARBANK
- FARMERS & MRCH BK
- FARMERS & MRCH BK OF COLBY
- FARMERS & MRCH ST BK
- FARMERS & MRCH ST BK BLMFLD NE
- FARMERS & TRADERS BK OF CAMPTON
- FARMERS B&T
- FARMERS NB OF CANFIELD
- FARMERS ST BK
- FARMERS ST BK OF OAKLEY KANSAS
- FARMERS ST BK OF UNDERWOOD
- FARMERS T&SB
- FIDELITY BK
- FIDELITY BK NA
- FIDELITY CO-OP BK
- FIFTH THIRD BK NA
- FINANCIAL FED BK
- FINWISE BK
- FIRST BANK NC CD
- FIRST BK
- FIRST BK OF BOAZ

- FIRST BK OF GREENWICH
- FIRST BK OF HIGHLAND PARK
- FIRST BK OF OWASSO
- FIRST BK RICHMOND
- FIRST BUS BK
- FIRST CAP BK
- FIRST CAROLINA BK
- FIRST CENTRAL BK
- FIRST CENTRAL BK MCCOOK
- FIRST CITIZENS NB
- FIRST CMMTY BK OF TENNESSEE
- FIRST CMRL BK
- FIRST CMRL BK (USA)
- FIRST CREDIT BK
- FIRST DAKOTA NB
- FIRST EAGLE BK
- FIRST FARMERS & MRCH ST BK
- FIRST FARMERS B&TC
- FIRST FED B&T
- FIRST FED BK
- FIRST FNCL BK
- FIRST FNCL NORTHWEST BK
- FIRST FOUNDATION BK
- FIRST FREEDOM BK
- FIRST FS&L BK
- FIRST FS&LA OF LAKEWOOD
- FIRST GENERAL BK
- FIRST HORIZON BK
- FIRST INDEPENDENT BK
- FIRST INTERNET BK OF INDIANA
- FIRST JACKSON BK
- FIRST KENTUCKY BK INC
- FIRST MISS ST BK OF CAPE CNTY
- FIRST MRCH BK
- FIRST NAT B&TC
- FIRST NATIONAL BANK CD
- FIRST NB
- FIRST NB IN OKEENE
- FIRST NB IN ORD
- FIRST NB IN PHILIP
- FIRST NB OF ALBANY/BRECKENRIDGE
- FIRST NB OF AMERICA
- FIRST NB OF LONG ISLAND
- FIRST NB OF MCGREGOR
- FIRST NB OF MICHIGAN

- FIRST NB OF MIDDLE TENNESSEE
- FIRST NB OF MOOSE LAKE
- FIRST NB OF SYRACUSE
- FIRST NORTHEAST BK OF NEBRASKA
- FIRST OKLAHOMA BK
- FIRST PREMIER BK
- FIRST RELIANCE BK
- FIRST REPUBLIC BANK CD
- FIRST RESOURCE BK
- FIRST SCTY B&TC
- FIRST SEACOAST BK
- FIRST SERVICE BK
- FIRST ST B&TC
- FIRST ST BK
- FIRST ST BK OF BLAKELY
- FIRST ST BK OF DEQUEEN
- FIRST ST BK OF PURDY
- FIRST SVG BK
- FIRST TECHNOLOGY
- FIRST UNITED B&TC
- FIRST US BK
- FIRST WESTERN B&T
- FIRSTBANK OF NEBRASKA
- FIRSTBANK PUERTO RICO
- FIRST-CITIZENS BK&TR CO
- FIRSTIER BK
- FIVE STAR BK
- FLAGSTAR BK FSB
- FLORIDA CAP BK NA
- FLUSHING BK
- FNB BK INC
- FNB OXFORD BK
- FNCB BK
- FOCUS BK
- FORBRIGHT BK
- FORWARD BK
- FOURTH CAP BK
- FRANKLIN SVG BK
- FRAZER BK
- FREEDOM BK OF VIRGINIA
- FREEDOM FNCL BK
- FREEDOMBANK
- FRONTIER BK
- FULTON BK NA
- FVCBANK

- GARRETT ST BK
- GENERATIONS BK
- GENOA BKG CO
- GEORGIA BKG CO
- GOLD COAST BK
- GOLDEN BK NA
- GOLDMAN SACHS BK USA
- GRAND BK
- GRAND RIVER BK
- GRANDSOUTH BK
- GRANT CNTY BK
- GRASSHOPPER BK NA
- GREAT NORTH BK
- GREAT PLAINS BK
- GREAT SOUTHERN BK
- GREENE CNTY CMRL BK
- GREENSTATE
- GUARANTY ST B&TC
- GUILFORD SVG BK
- GULF ATLANTIC BK
- GULF COAST B&TC
- GUTHRIE CNTY ST BK
- HADDON SVG BK
- HANCOCK WHITNEY BK
- HANMI BK
- HANOVER CMMTY BK
- HARBORONE BK
- HARDIN CNTY BK
- HARDIN CNTY SVG BK
- HAVEN SVG BK
- HEARTLAND BK
- HENDERSON ST BK
- HENRY CNTY BK
- HERSHEY ST BK
- HIAWATHA NB
- HIGH PLAINS BK
- HINGHAM INSTITUTION FOR SVG
- HOLCOMB BK
- HOME LOAN INV BK FSB
- HOME SVG & LOAN CO OF KENTON
- HOMESTREET BK
- HOMETOWN BK OF ALABAMA
- HOMETRUST BK
- HORIZON BK
- HSBC BK USA NA

- HUNTINGDON VALLEY BK
- HUNTINGTON NB
- HYDEN CITIZENS BK INC
- HYPERION BK
- IDABEL NB
- ILLINI ST BK
- INDEPENDENCE BK OF KENTUCKY
- INDEPENDENT BK
- INDUSTRIAL & CMRL BK OF CHINA
- INDYMAC BANK FSB CD
- INFINITY BK
- INSBANK
- INSPIRE
- INSTITUTION FOR SVG
- INTERAUDI BK
- INTERCREDIT BK NA
- INTERNATIONAL BK OF CHICAGO
- INVESTORS BK
- IOWA ST BK
- IOWA TR & SVG BK
- ISRAEL DISCOUNT BK OF NEW YORK
- JEFFERSON BK
- JOHN MARSHALL BK
- JONESBORO ST BK
- JPMORGAN CHASE BK NA
- KEARNY BK
- KENNEBEC SVG BK
- KENNETT TR BK
- KERNDT BROTHERS SVG BK
- KINGSTON NB
- KIRKPATRICK BK
- KS BK INC
- KS STATEBANK
- LAKELAND BK
- LAKESIDE BK
- LAMAR NB
- LCA BK CORP
- LEA CNTY ST BK
- LEADER BK NA
- LEGACY BK&TR
- LEGACY NB
- LEGENDS BK
- LENDINGCLUB BK NA
- LIBERTY BK
- LINCOLN 1ST BK

- LINCOLN SVG BK
- LINEAGE BK
- LIVE OAK BKG CO
- LONE STAR CAP BK NA
- LUANA SVG BK
- LUTHER BURBANK SVG
- LYONS FED BK
- M1 BK
- MACHIAS SVG BK
- MAGNOLIA BK INC
- MAGYAR BK
- MAINE CMMTY BK
- MAINSTREET BK
- MALAGA BK FSB
- MAPLE BK
- MAPLE CITY SVG BK FSB
- MARLIN BUS BK
- MARTHA'S VINEYARD BK
- MCHENRY SVG BK
- MCS BK
- MEDALLION BK
- MEDIAPOLIS SVG BK
- MEGA BK
- MERCHANTS & MANUFACTURERS BK
- MERCHANTS BK
- MERCHANTS BK OF INDIANA
- MERCHANTS NB
- MERCHANTS ST BK
- MERIDIAN BK
- MERRICK BK CORP
- METABANK CD
- METHOD BK
- METROPOLITAN CAP B&T
- MIDCOUNTRY BK
- MIDDLETOWN VALLEY BK
- MIDFIRST BK
- MIDLAND STATES BK
- MID-MISSOURI BK
- MIDWEST BK
- MILLEDGEVILLE ST BK
- MILLYARD BK
- MINNESOTA B&T
- MINNWEST BK
- MIZRAHI TEFAHOT BK LA BR
- MIZUHO BK (USA)

- MONROE FS&LA
- MORGAN STANLEY BK NA
- MORGAN STANLEY PRIVATE BK NA
- MORTON CMMTY BK
- MOUND CITY BK
- MOUNT VERNON B&TC
- MOUNTAIN AMERICA
- MOUNTAIN CMRC BK
- MOUNTAINONE BK
- MUNICIPAL T&SB
- MURPHY-WALL ST B&TC
- MUTUAL SVG ASSOCIATION
- MUTUAL SVG BK
- MUTUALONE BK
- MVB BK INC
- MY SAFRA BK FSB
- NANO BANC
- NATIONAL BK OF CMRC
- NATIONAL BK OF NEW YORK CITY
- NATIONAL CO-OP BK NA
- NEBRASKA ST B&TC
- NEBRASKA ST BK
- NEBRASKALAND BK
- NEEDHAM BK
- NELNET BK
- NEW HAVEN BK
- NEW MEXICO B&T
- NEW REPUBLIC BK
- NEW VALLEY B&T
- NEW YORK CMMTY BK
- NEWBURYPORT FIVE CENTS SVG BK
- NICOLET NB
- NORTH AMERICAN BKG CO
- NORTH AMERICAN SVG BK FSB
- NORTHEAST CMMTY BK
- NORTHFIELD BK
- NORTHPOINTE BK
- NORTHWEST BK
- NORTHWOODS BK OF MINNESOTA
- NUMERICA
- OAKSTAR BK
- OCEANFIRST BK NA
- OKLAHOMA HERITAGE BK
- OLD DOMINION NB
- OLD MISSOURI BK

- OLD NB
- ONE CMMTY BK
- OOSTBURG ST BK
- OSB CMMTY BK
- OUR COMMUNITY BANK CD
- PACIFIC CITY BK
- PACIFIC CREST SVG BK
- PACIFIC PREMIER BK
- PACIFIC WESTERN BK
- PADUCAH B&TC
- PAN AMERICAN B&T
- PARAGON BK
- PARK ST BK
- PARKSIDE FNCL B&T
- PARKWAY B&TC
- PARTNERS BK
- PARTNERS BK OF CALIFORNIA
- PARTNERS BK OF NEW ENGLAND
- PATHFINDER BK
- PATRIOT BK NA
- PCSB BK
- PEAPACK-GLADSTONE BK
- PEOPLES BK
- PEOPLES BK OF GEORGIA
- PEOPLES BK OF KANKAKEE CNTY
- PEOPLES INDEPENDENT BK
- PEOPLES SCTY B&TC
- PEOPLES ST BK
- PEOPLES SVG BK
- PEOPLE'S UNITED BK NA
- PEOPLES UNITED BK NA CD
- PIERMONT BK
- PINE ISLAND BK
- PINNACLE BK
- PINNACLE BK INC
- PIONEER BK SSB
- PLAINS CMRC BK
- PLAINS ST BK
- PLAINSCAPITAL BK
- PNC BK NA
- PONCE BK
- PONY EXPRESS BK
- POPPY BK
- POPULAR BK
- PORTAGE BK

- PREFERRED BK
- PRIME ALLIANCE BK
- PRIME SCTY BK
- PRIMEBANK
- PROFINIUM INC
- PROGROWTH BK
- PROMISEONE BK
- PROSPECT BK
- PROVIDENCE BK
- PROVIDENT BK
- QUANTUM NB
- QUONTIC BK
- R.I.A.
- RAYMOND JAMES BK
- RCB BK
- REGIONAL MISSOURI BK
- REGIONS BK
- RIVER BK
- RIVERHILLS BK
- RIVERSIDE BK
- ROCK CANYON BK
- ROCKLAND TC
- ROLLSTONE B&T
- ROYAL BUS BK
- SACO & BIDDEFORD SVG INSTITUTION
- SAFRA NB OF NEW YORK
- SALISBURY B&TC
- SALLIE MAE BK
- SANDHILLS ST BK
- SANDY SPRING BK
- SAUK VALLEY BK&TR
- SAVINGS BK OF DANBURY
- SAWYER SVG BK
- SEACOAST NATL BK CD
- SEATTLE BK
- SECURITY B&TC
- SECURITY FED BK
- SECURITY FIRST BK
- SECURITY FNCL BK
- SECURITY ST BK
- SECURITY ST BK OF OKLAHOMA
- SEILING ST BK
- SENECA SVG
- SERVISFIRST BK
- SHAMROCK BK NA

- SHINHAN BK AMERICA
- SIGNATURE BK
- SIGNATURE BK OF ARKANSAS
- SIMMONS BK
- SMACKOVER ST BK
- SMARTBANK
- SNB BK NA
- SOMERSET TC
- SOUTH STORY B&T
- SOUTHEAST BK
- SOUTHERN BANCORP BK
- SOUTHERN BK
- SOUTHERN FIRST BK
- SOUTHERN STATES BK
- SOUTHSIDE BK
- SOUTHSTATE BK NA
- SPIRITBANK
- SPRING BK
- SPRINGS VALLEY BK&TR
- STATE B&T
- STATE BK
- STATE BK OF BELLINGHAM
- STATE BK OF BOTTINEAU
- STATE BK OF CHILTON
- STATE BK OF INDIA (CALIFORNIA)
- STATE BK OF INDIA NY BR
- STATE BK OF NEW RICHLAND
- STATE BK OF REESEVILLE
- STATE BK OF TEXAS
- STATE EXCH BK
- STEARNS BK NA
- STERLING BK
- STIFEL BK
- STOCKMAN BK OF MONTANA
- STOCKMENS BK
- STONE BK
- STRYV BK
- STURGIS BK&TR
- SUMMIT CMMTY BK INC
- SUMMIT ST BK
- SUNWEST BK
- SYNCHRONY BK
- SYNOVUS BK
- SYSTEMATIC SVG BK
- TALBOT ST BK

- TANDEM BK
- TBK BK SSB
- TCM BK NA
- TEXANA BK NA
- TEXAS ADVANTAGE CMMTY BK NA
- TEXAS BK
- TEXAS CAP BK
- TEXAS EXCH BK
- TEXASBANK
- THIRD FS&LA OF CLEVELAND
- THREE RIVERS BK OF MONTANA
- TIAA FSB
- TIMBERLINE BK
- TITAN BK NA
- TOLLESON PRIVATE BK
- TOWNEBANK
- TOYOTA FNCL SVG BK
- TPNB BK
- TRADITIONAL BK INC
- TRADITIONS BK
- TRANSPORTATION ALLIANCE BK
- TRIAD BK
- TRIAD BK NA
- TRIAD BUS BK
- TRINITY BK NA
- TRISTATE CAP BK
- TRUIST BK
- TRUXTON TC
- UBS BK USA
- UINTA BK
- ULTIMA BK MINNESOTA
- UMPQUA BANK ROSEBURG CD
- UNIBANK
- UNION BK
- UNION ST BK
- UNITED BANKERS BK
- UNITED BK
- UNITED BK OF UNION
- UNITED BUS BK
- UNITED CMMTY BK
- UNITED CMMTY BK OF WEST KY INC
- UNITED FIDELITY BK FSB
- UNITED NB
- UNITED REPUBLIC BK
- UNITED ROOSEVELT SVG BK

- UNITY BK
- UPPER PENINSULA ST BK
- USALLIANCE
- VALLEY NB
- VALLEY ST BK
- VALLIANCE BK
- VCC BK
- VERITEX CMMTY BK
- VERUS BK OF CMRC
- VIRGINIA PARTNERS BK
- VISIONBANK
- VISIONBANK OF IOWA
- WASHINGTON FED BK
- WASHINGTON ST BK
- WASHINGTON TC OF WESTERLY
- WCF FNCL BK
- WEBBANK
- WELCH ST BK OF WELCH OKLA
- WELLS FARGO BK NA
- WELLS FARGO NB WEST
- WESBANCO BK INC
- WEST BK
- WEST MICHIGAN CMMTY BK
- WEST TOWN B&T
- WESTERN ALLIANCE BK
- WESTERN NEBRASKA BK
- WESTERN ST BK
- WEX BK
- WILMINGTON SVG FUND SOCIETY FSB
- WINTER HILL BK FSB
- WOODFORD ST BK
- WOORI AMERICA BK
- WORLDS FOREMOST BK CD
- WYOMING B&T

Participating Insured Depository Institutions are subject to change.

The FDIC standard maximum deposit insurance amount per depositor per insured depository institution for each account ownership category is \$250,000. At Wells Fargo Clearing Services, LLC (WFCS, LL) we offer an Expanded Bank Deposit Sweep and a Standard Bank Deposit Sweep. The Expanded Bank Deposit Sweep is the primary Cash Sweep Vehicle for eligible new accounts consists of interest-bearing deposit accounts at affiliated (wholly-owned subsidiaries of Wells Fargo & Company), and unaffiliated (banks not affiliated with Wells Fargo) banks. Resource accounts and retirement accounts in our discretionary advisory programs are not eligible for the Expanded Bank Deposit Sweep. The Expanded Bank Deposit Sweep will provide up to \$1.25 million in FDIC insurance (\$2.5 million for joint accounts with two or more owners).

The Standard Bank Deposit Sweep is available for clients who elect to exclude the unaffiliated Program Banks from the Expanded Bank Deposit Sweep. The Standard Bank Deposit Sweep consists of interest-bearing deposit accounts at two or more Program Banks affiliated with WFCS, LLC ("Affiliated Banks"). The Standard Bank Deposit Sweep will provide up to \$500,000 in FDIC insurance (\$1 million for joint accounts with two or more owners).

Balances on deposit in the Bank Deposit Sweep Programs, together with any other of your deposits held directly at the unaffiliated banks, are insured by the FDIC, an independent agency of the U.S. government, up to a maximum amount in accordance with the rules of the FDIC. Deposits (including principal and interest) at each of the unaffiliated banks are eligible for federal deposit insurance up to \$250,000. Different ownership categories of accounts are separately insured. Account(s) carried by First Clearing. First Clearing is a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company. CAR-0722