

Dreyfus Insured Deposits Multi-Bank Product — Effective 09/04/26

Position / List	List 1	List 2	List 3	List 4	List 5	List 6	List 7	List 8	List 9 - CIC - NC	List 10 - Business	List 11 - CIC - NC Business
1	BNY Mellon, N.A.	BNY Mellon, N.A.	BNY Mellon, N.A.	BNY Mellon, N.A.	BNY Mellon, N.A.	BNY Mellon, N.A.	BNY Mellon, N.A.	BNY Mellon, N.A.	First Carolina Bank	BNY Mellon, N.A.	First Carolina Bank
2	The Bank of New York Mellon	The Bank of New York Mellon	The Bank of New York Mellon	The Bank of New York Mellon	The Bank of New York Mellon	The Bank of New York Mellon	The Bank of New York Mellon	The Bank of New York Mellon	Bank of India	The Bank of New York Mellon	Bank of India
3	UBS Bank USA, N.A.	American Express Nat'l Bank	Citibank, National Association	UBS Bank USA, N.A.	UBS Bank USA, N.A.	Citibank, National Association	Bank of Baroda	American Express Nat'l Bank	Bank of Baroda	First Horizon Bank	Bank of Baroda
4	American Express Nat'l Bank	Morgan Stanley Bank, N.A.	UBS Bank USA, N.A.	American Express Nat'l Bank	Morgan Stanley Private Bank	UBS Bank USA, N.A.	Citibank, National Association	The Bank of East Asia, Ltd.	Bank of New Hampshire	The Bank of East Asia, Ltd.	Bank of New Hampshire
5	Morgan Stanley Private Bank	UBS Bank USA, N.A.	American Express Nat'l Bank	Morgan Stanley Private Bank	Morgan Stanley Bank, N.A.	American Express Nat'l Bank	Morgan Stanley Private Bank	The Huntington National Bank	The Huntington National Bank	Bank of India	The Huntington National Bank
6	Morgan Stanley Bank, N.A.	Morgan Stanley Private Bank	Morgan Stanley Private Bank	Morgan Stanley Bank, N.A.	Citibank, National Association	Morgan Stanley Private Bank	UBS Bank USA, N.A.	Morgan Stanley Private Bank	Morgan Stanley Bank, N.A.	Bank of Baroda	The Bank of East Asia, Ltd.
7	Citibank, National Association	Citibank, National Association	Morgan Stanley Bank, N.A.	Citibank, National Association	Bank of Baroda	Morgan Stanley Bank, N.A.	American Express Nat'l Bank	Morgan Stanley Bank, N.A.	Morgan Stanley Private Bank	Valley National Bank	Truist Bank
8	Valley National Bank	BankUnited	Bank of Baroda	Bank of Baroda	BankUnited	Bank of Baroda	BankUnited	Truist Bank	The Bank of East Asia, Ltd.	Truist Bank	Union Bank & Trust Company
9	Western Alliance Bank	Barclays Bank Delaware	Bank of India	Truist Bank	Valley National Bank	Western Alliance Bank	Truist Bank	First Horizon Bank	Truist Bank	Citibank, National Association	United Community Bank
10	Bank of Baroda	First Horizon Bank	BankUnited	Valley National Bank	Western Alliance Bank	Truist Bank	Barclays Bank Delaware	Western Alliance Bank	Union Bank & Trust Company	WEX Bank	Enterprise Bank & Trust
11	BankUnited	Farmers and Merchants Bank	First National Bank	First Horizon Bank	Farmers and Merchants Bank	First Horizon Bank	Western Alliance Bank	Citibank, National Association	United Community Bank	BankUnited	Citibank, National Association
12	Farmers and Merchants Bank	Bank of Baroda	Enterprise Bank & Trust	Barclays Bank Delaware	First Horizon Bank	The Huntington National Bank	The Huntington National Bank	Barclays Bank Delaware	Enterprise Bank & Trust	Farmers and Merchants Bank	WEX Bank
13	The Huntington National Bank	The Huntington National Bank	Farmers and Merchants Bank	Farmers and Merchants Bank	Barclays Bank Delaware	BankUnited	The Bank of East Asia, Ltd.	Farmers and Merchants Bank	Citibank, National Association	Union Bank & Trust Company	BNY Mellon, N.A.
14	First Horizon Bank	The Bank of East Asia, Ltd.	Western Alliance Bank	BankUnited	The Huntington National Bank	Bank of India	Farmers and Merchants Bank	Bank of New Hampshire	American Express Nat'l Bank	Bank of New Hampshire	
15	Truist Bank	Western Alliance Bank	Truist Bank	Western Alliance Bank	WEX Bank	The Bank of East Asia, Ltd.	Valley National Bank	Enterprise Bank & Trust	WEX Bank	The Huntington National Bank	
16	The Bank of East Asia, Ltd.	Union Bank & Trust Company	First Horizon Bank	The Huntington National Bank	Bank of New Hampshire	Barclays Bank Delaware	First Horizon Bank	Union Bank & Trust Company	BNY Mellon, N.A.	Enterprise Bank & Trust	
17	Barclays Bank Delaware	Bank of India	Barclays Bank Delaware	WEX Bank	Union Bank & Trust Company	WEX Bank	Union Bank & Trust Company	Bank of Baroda		First National Bank	
18	Enterprise Bank & Trust	Bank of New Hampshire	The Huntington National Bank	The Bank of East Asia, Ltd.	American Express Nat'l Bank	Farmers and Merchants Bank	Bank of New Hampshire	First National Bank		Barclays Bank Delaware	
19	Union Bank & Trust Company	Truist Bank	The Bank of East Asia, Ltd.	First National Bank	Bank of India	Union Bank & Trust Company	Bank of India	BankUnited			
20	Bank of New Hampshire	Enterprise Bank & Trust	WEX Bank	Bank of New Hampshire	Enterprise Bank & Trust	Bank of New Hampshire	Enterprise Bank & Trust	WEX Bank			
21	Bank of India	WEX Bank	Bank of New Hampshire	Union Bank & Trust Company	Truist Bank	Enterprise Bank & Trust	Morgan Stanley Bank, N.A.	Bank of India			
22	WEX Bank	First National Bank	Union Bank & Trust Company	Bank of India	The Bank of East Asia, Ltd.	Valley National Bank	WEX Bank	UBS Bank USA, N.A.			
23	First National Bank	Valley National Bank	Valley National Bank	Enterprise Bank & Trust	First National Bank	First National Bank	First National Bank	Valley National Bank			
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Position / List	Excess Bank List	Excess Bank List	Excess Bank List	Excess Bank List	Excess Bank List	Excess Bank List	Excess Bank List	Excess Bank List	Excess Bank List	Excess Bank List - Business	Excess Bank List - Business
1	Truist Bank	Truist Bank	Truist Bank	Truist Bank	Truist Bank	Truist Bank	Truist Bank	Truist Bank	Truist Bank	Truist Bank	First Carolina Bank
2	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.	Citibank, N.A.

Note: A client's state of residence determines their priority list. Below is the state mapping for the priority list(s):

List 1	List 2	List 3	List 4	List 5	List 6	List 7	List 8	List 9	List 10	List 11			
AL	IL	DE	AK	CT	FL	AZ	CA	NC	All	NC			
AR	IN	MD	CO	ME	GA	NV	HI	Other (including territories, etc.)					
IA	MI	NJ	ID	MA	NC	NM							
KS	OH	PA	MN	NH	SC	TX							
KY	WI	DC	MT	NY	VA	UT							
LA			ND	RI	WV								
MS			OR	VT									
MO			SD										
NE			WA										
OK			WY										
TN													





Disclaimer: Investors should consider the investment objectives, risks, charges, and expenses carefully before investing. Read the Dreyfus Insured Deposits Disclosure Statement and Terms and Conditions carefully before investing.

The Dreyfus Insured Deposits product (Product) is an option to automatically invest, or sweep, the available cash balance in your investment account (Account) custodied by Pershing, LLC (Pershing) into an interest-bearing position that is eligible for Federal Deposit Insurance Corporation (FDIC) insurance coverage. The Product enables you to obtain FDIC insurance coverage on the cash balance in your Account that has been swept to the Product, which is a highly liquid position comprised of bank deposits held at participating FDIC member insured depository institutions (IDIs) intended to provide a rate of return. The Bank of New York Mellon (BNYM) is a NY state-chartered bank and BNY Mellon, National Association (BNY Mellon, N.A.) is a national banking association. Both are IDIs that may participate in the Product by holding your funds in Deposit Accounts. FDIC insurance covers both the principal and accrued interest of a depositor’s balance in each eligible account up to \$250,000 per depositor, as recognized by the FDIC, at each IDI where money is deposited, which may include BNYM and BNY Mellon, N.A., (collectively, Program Banks).

It is important to note that the Dreyfus Insured Deposits product itself is NOT an FDIC-insured product. The Product is intended to direct the cash balance in your Account to multiple participating Program Banks in a manner intended to secure pass-through FDIC insurance coverage on your Product balance from each Program Bank. The Dreyfus Insured Deposits product employs a "multi-bank" investment approach to expand the total eligible FDIC insurance coverage available on your product balance up to \$2.5 million through the participating Program Banks. This is accomplished by depositing the available cash balance in your Account into deposit accounts at multiple Program Banks. To ensure your Product balance (principal plus accrued interest) receives the greatest amount of FDIC coverage available through the Product, the principal amount of your swept balance held at any one Program Bank is limited, to the extent possible, and your total Product balance is also automatically capped at the FDIC insurance level of the Product. In the event your total swept balance exceeds the FDIC insurance coverage limit of the product, that excess portion of your swept balance is automatically swept into a secondary sweep option, for which the current default is a Dreyfus Government Cash Management money market fund.

Please note FDIC deposit insurance coverage is provided only by IDIs and is only applicable to your Product balance held at each participating Program Bank, which is an IDI, for a total of \$2.5 million in coverage on Product balances for each category of legal ownership, as more fully explained in the Dreyfus Insured Deposits Disclosure Statement and Terms and Conditions document for the Product.

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