

Wells Fargo Advisors Bank Deposit Sweep Program

Expanded Bank Deposit

The Expanded Bank Deposit Sweep is the primary Cash Sweep Vehicle for eligible clients. The Expanded Bank Deposit Sweep consists of interest bearing deposit accounts at affiliated and unaffiliated Program Banks. 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). Balances in excess of \$1,250,000 (\$2.5 million for joint accounts) for the Expanded Bank Deposit Sweep will be deposited at Wells Fargo Bank, N.A. and may not be FDIC insured.

Priority list of Program Banks^{1,2,3}

| Non-retirement accounts | Retirement accounts |
|--------------------------------------|--------------------------------------|
| Wells Fargo Bank, N.A. | Wells Fargo Bank, N.A. |
| Wells Fargo Bank South Central, N.A. | Wells Fargo Bank South Central, N.A. |
| Wells Fargo National Bank West | Wells Fargo National Bank West |
| Citibank, N.A. | Tristate Capital Bank |
| BNY Mellon, NA | BNY Mellon, N.A. |
| US Bank, N.A. | |
| State Street Bank & Trust Company | |
| Citizens Bank, N.A. | |
| Goldman Sachs Bank USA | |
| MidFirst Bank | |
| UBS Bank USA | |

Standard Bank Deposit

The Standard Bank Deposit Sweep is available as an alternative to the Expanded Bank Deposit Sweep. The Standard Bank Deposit Sweep consists of interest bearing deposit accounts at two or more Program Banks affiliated with Wells Fargo Advisors. The Standard Bank Deposit Sweep will provide a minimum of \$500,000 in FDIC insurance (\$1 million for joint accounts with two or more owners). Balances in the Standard Bank Deposit Sweep in excess of \$500,000 (\$1 million for joint accounts) will automatically be deposited at Wells Fargo Bank, N.A. and may not be FDIC insured.

Priority list of Program Banks

| Non-retirement accounts | Retirement accounts |
|--------------------------------------|--------------------------------------|
| Wells Fargo Bank, N.A. | Wells Fargo Bank, N.A. |
| Wells Fargo Bank South Central, N.A. | Wells Fargo Bank South Central, N.A. |
| Wells Fargo National Bank West | Wells Fargo National Bank West |

Please see the [Cash Sweep Program Disclosure](#) for more details.

¹ For non-retirement accounts in the Expanded Bank Deposit Sweep, we may not always give priority to our Affiliated Banks, although cash in excess of \$1,240,000 will continue to be swept to Wells Fargo Bank, N.A. and be uninsured. For retirement accounts in the Expanded Bank Deposit Sweep, the ordering of the sweep is always Affiliated Banks first, and then unaffiliated Program Banks.

² Participating Program Banks are subject to change.

³ If you disagree with the changes in the Priority list of Program Banks, please contact your investment professional to discuss your options, including discontinuing being in the Expanded Bank Deposit Sweep.

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