

JANNEY FDIC INSURED CASH SWEEP

Effective: 12/28/2020

The banks in the Priority Bank Lists appear in the order in which both your Deposit Accounts will be opened for you and your balances will be deposited. Based on the type of account that you hold and the state in which you reside, your account will be assigned to one (1) list in order to facilitate the positioning of bank allocations. Deposits will be made for up to \$246,500 (\$493,000 for joint accounts of two or more) in banks on the predetermined Bank Priority List).

- **Priority Bank List 1–5:** Non-Qualified Individual and Joint Accounts (Individual, Estate, Partnership, Joint, Investment Club, Trust, and Uniform Gift for Minors)
- **Priority Bank List 6–10:** Qualified Retirement Accounts (IRA and Outside IRA/KEOGH accounts)
- **Priority Bank List 11–15:** Commercial Accounts, for all states (Corporations, Limited Liability Companies, Institutions, and Non-Profits)
- **Priority Bank List 16–20:** Qualified Retirement Accounts (Flat Fee)

Once \$2.5 million (\$5 million for joint accounts of two or more) in total has been deposited at the banks, or once the available banks reach their maximum deposit threshold for cash balances, excess balances will be directed to Excess Banks. Each list includes one or more Excess Banks, which will accept your deposits without limit and without regard to the Maximum Applicable Deposit Insurance Amount. Please review the Priority Bank List(s), and if you have any questions or if you wish NOT to have funds deposited in any of these banks, please contact your Financial Advisor.

Priority Bank List 1: State: PA	
Multiple List Program - Non-Qualified Individual and Joint Accounts	
Position	
1	American Express National Bank
2	Goldman Sachs Bank USA
3	Citibank, National Association
4	HSBC Bank USA NA
5	Pacific Western Bank
6	Morgan Stanley Bank, NA
7	Bridgewater Bank
8	Univest Bank and Trust Co.
9	Bank of India
10	TCF National Bank
11	The Camden National Bank
12	Morgan Stanley Private Bank, NA
13	EagleBank
14	U.S. Bank National Association
15	Enterprise Bank & Trust
16	BBVA USA
17	TriState Capital Bank
18	First County Bank
19	First Horizon Bank
20	West Bank
21	United Community Bank
22	Truist Bank
23	Cadence Bank, N.A.
24	Western Alliance Bank
Position	Excess Bank List
1	First Horizon Bank
2	Citibank, National Association

Priority Bank List 2: State: NY	
Multiple List Program - Non-Qualified Individual and Joint Accounts	
Position	
1	Morgan Stanley Bank, NA
2	Morgan Stanley Private Bank, NA
3	Goldman Sachs Bank USA
4	Citibank, National Association
5	Western Alliance Bank
6	EagleBank
7	Pacific Western Bank
8	First Horizon Bank
9	American Express National Bank
10	Bridgewater Bank
11	Univest Bank and Trust Co.
12	Cadence Bank, N.A.
13	TriState Capital Bank
14	Bank of India
15	BBVA USA
16	Enterprise Bank & Trust
17	U.S. Bank National Association
18	West Bank
19	First County Bank
20	United Community Bank
21	TCF National Bank
22	The Camden National Bank
23	HSBC Bank USA NA
24	Truist Bank
Position	Excess Bank List
1	First Horizon Bank
2	Citibank, National Association

Priority Bank List 3: States: CT, NJ

Multiple List Program - Non-Qualified Individual and Joint Accounts	
Position	
1	American Express National Bank
2	Morgan Stanley Bank, NA
3	Goldman Sachs Bank USA
4	Citibank, National Association
5	HSBC Bank USA NA
6	Pacific Western Bank
7	Bank of India
8	Univest Bank and Trust Co.
9	Cadence Bank, N.A.
10	U.S. Bank National Association
11	The Camden National Bank
12	Bridgewater Bank
13	EagleBank
14	First Horizon Bank
15	First County Bank
16	United Community Bank
17	BBVA USA
18	TCF National Bank
19	Enterprise Bank & Trust
20	TriState Capital Bank
21	West Bank
22	Truist Bank
23	Morgan Stanley Private Bank, NA
24	Western Alliance Bank
Position	Excess Bank List
1	First Horizon Bank
2	Citibank, National Association

Priority Bank List 4: States: FL, MA, MD, OH

Multiple List Program - Non-Qualified Individual and Joint Accounts	
Position	
1	Goldman Sachs Bank USA
2	Morgan Stanley Private Bank, NA
3	Citibank, National Association
4	TCF National Bank
5	HSBC Bank USA NA
6	Univest Bank and Trust Co.
7	Bank of India
8	Western Alliance Bank
9	First County Bank
10	The Camden National Bank
11	Cadence Bank, N.A.
12	American Express National Bank
13	Pacific Western Bank
14	First Horizon Bank
15	EagleBank
16	West Bank
17	U.S. Bank National Association
18	BBVA USA
19	Bridgewater Bank
20	Enterprise Bank & Trust
21	United Community Bank
22	Morgan Stanley Bank, NA
23	TriState Capital Bank
24	Truist Bank
Position	Excess Bank List
1	First Horizon Bank
2	Citibank, National Association

Priority Bank List 5: Remaining States

Multiple List Program - Non-Qualified Individual and Joint Accounts	
Position	
1	Citibank, National Association
2	Western Alliance Bank
3	Morgan Stanley Private Bank, NA
4	Pacific Western Bank
5	Univest Bank and Trust Co.
6	Goldman Sachs Bank USA
7	Bank of India
8	EagleBank
9	BBVA USA
10	HSBC Bank USA NA
11	The Camden National Bank
12	Bridgewater Bank
13	Enterprise Bank & Trust
14	First County Bank
15	First Horizon Bank
16	West Bank
17	United Community Bank
18	U.S. Bank National Association
19	TCF National Bank
20	TriState Capital Bank
21	Morgan Stanley Bank, NA
22	American Express National Bank
23	Cadence Bank, N.A.
24	Truist Bank
Position	Excess Bank List
1	First Horizon Bank
2	Citibank, National Association

Priority Bank List 6: State: PA

Multiple List Program - Qualified Retirement Accounts	
Position	
1	U.S. Bank National Association
2	Goldman Sachs Bank USA
3	Bank of India
4	Citibank, National Association
5	Pacific Western Bank
6	First County Bank
7	Enterprise Bank & Trust
8	Bridgewater Bank
9	EagleBank
10	First Horizon Bank
11	TCF National Bank
12	West Bank
13	Cadence Bank, N.A.
14	BBVA USA
15	Truist Bank
16	TriState Capital Bank
17	Western Alliance Bank
18	United Community Bank
19	Univest Bank and Trust Co.
20	The Camden National Bank
21	American Express National Bank
22	Morgan Stanley Bank, NA
23	Morgan Stanley Private Bank, NA
24	HSBC Bank USA NA
Position	Excess Bank List
1	First Horizon Bank
2	Citibank, National Association
3	Truist Bank

Priority Bank List 7: State: NY

Multiple List Program - Qualified Retirement Accounts	
Position	
1	Truist Bank
2	Morgan Stanley Private Bank, NA
3	Goldman Sachs Bank USA
4	Pacific Western Bank
5	Bank of India
6	EagleBank
7	First Horizon Bank
8	American Express National Bank
9	TCF National Bank
10	Morgan Stanley Bank, NA
11	Bridgewater Bank
12	Citibank, National Association
13	Univest Bank and Trust Co.
14	Western Alliance Bank
15	TriState Capital Bank
16	U.S. Bank National Association
17	West Bank
18	United Community Bank
19	First County Bank
20	The Camden National Bank
21	Cadence Bank, N.A.
22	Enterprise Bank & Trust
23	BBVA USA
24	HSBC Bank USA NA
Position	Excess Bank List
1	First Horizon Bank
2	Citibank, National Association
3	Truist Bank

Priority Bank List 8: States: CT, NJ

Multiple List Program - Qualified Retirement Accounts	
Position	
1	Morgan Stanley Private Bank, NA
2	Bank of India
3	Goldman Sachs Bank USA
4	EagleBank
5	Univest Bank and Trust Co.
6	First Horizon Bank
7	Citibank, National Association
8	American Express National Bank
9	BBVA USA
10	Enterprise Bank & Trust
11	TCF National Bank
12	Western Alliance Bank
13	U.S. Bank National Association
14	Pacific Western Bank
15	First County Bank
16	Bridgewater Bank
17	Cadence Bank, N.A.
18	Truist Bank
19	West Bank
20	United Community Bank
21	TriState Capital Bank
22	The Camden National Bank
23	Morgan Stanley Bank, NA
24	HSBC Bank USA NA
Position	Excess Bank List
1	First Horizon Bank
2	Citibank, National Association
3	Truist Bank

Priority Bank List 9: States: FL, MA, MD, OH

Multiple List Program - Qualified Retirement Accounts	
Position	
1	U.S. Bank National Association
2	Bank of India
3	EagleBank
4	Citibank, National Association
5	Goldman Sachs Bank USA
6	The Camden National Bank
7	BBVA USA
8	Bridgewater Bank
9	Western Alliance Bank
10	Pacific Western Bank
11	First Horizon Bank
12	Univest Bank and Trust Co.
13	Cadence Bank, N.A.
14	TriState Capital Bank
15	Truist Bank
16	Enterprise Bank & Trust
17	TCF National Bank
18	West Bank
19	United Community Bank
20	First County Bank
21	American Express National Bank
22	Morgan Stanley Bank, NA
23	Morgan Stanley Private Bank, NA
24	HSBC Bank USA NA
Position	Excess Bank List
1	First Horizon Bank
2	Citibank, National Association
3	Truist Bank

Priority Bank List 10: Remaining States

Multiple List Program - Qualified Retirement Accounts	
Position	
1	American Express National Bank
2	HSBC Bank USA NA
3	Goldman Sachs Bank USA
4	EagleBank
5	Univest Bank and Trust Co.
6	United Community Bank
7	Citibank, National Association
8	Pacific Western Bank
9	First Horizon Bank
10	Cadence Bank, N.A.
11	Bridgewater Bank
12	TriState Capital Bank
13	Enterprise Bank & Trust
14	BBVA USA
15	TCF National Bank
16	U.S. Bank National Association
17	West Bank
18	Bank of India
19	Morgan Stanley Bank, NA
20	Morgan Stanley Private Bank, NA
21	First County Bank
22	Western Alliance Bank
23	Truist Bank
24	The Camden National Bank
Position	Excess Bank List
1	First Horizon Bank
2	Citibank, National Association
3	Truist Bank

**Priority Bank List 11:
Commercial Accounts, State: PA**

Multiple List Program - Commercial Accounts

Position	
1	Citibank, National Association
2	Univest Bank and Trust Co.
3	Western Alliance Bank
4	Pacific Western Bank
5	Bank of India
6	First Horizon Bank
7	Bridgewater Bank
8	HSBC Bank USA NA
9	TriState Capital Bank
10	The Camden National Bank
11	BBVA USA
12	EagleBank
13	Enterprise Bank & Trust
14	First County Bank
15	West Bank
16	United Community Bank
17	TCF National Bank
18	Cadence Bank, N.A.
Position	Excess Bank List
1	First Horizon Bank
2	Citibank, National Association

**Priority Bank List 12:
Commercial Accounts, State: NY**

Multiple List Program - Commercial Accounts

Position	
1	TCF National Bank
2	Citibank, National Association
3	Western Alliance Bank
4	Pacific Western Bank
5	First Horizon Bank
6	Bridgewater Bank
7	Univest Bank and Trust Co.
8	Cadence Bank, N.A.
9	Bank of India
10	EagleBank
11	BBVA USA
12	Enterprise Bank & Trust
13	TriState Capital Bank
14	First County Bank
15	United Community Bank
16	West Bank
17	The Camden National Bank
18	HSBC Bank USA NA
Position	Excess Bank List
1	First Horizon Bank
2	Citibank, National Association

**Priority Bank List 13:
Commercial Accounts, States: CT, NJ**

Multiple List Program - Commercial Accounts

Position	
1	HSBC Bank USA NA
2	Citibank, National Association
3	Bridgewater Bank
4	Western Alliance Bank
5	Pacific Western Bank
6	First Horizon Bank
7	Univest Bank and Trust Co.
8	Cadence Bank, N.A.
9	TriState Capital Bank
10	Bank of India
11	EagleBank
12	BBVA USA
13	Enterprise Bank & Trust
14	TCF National Bank
15	First County Bank
16	West Bank
17	United Community Bank
18	The Camden National Bank
Position	Excess Bank List
1	First Horizon Bank
2	Citibank, National Association

**Priority Bank List 14:
Commercial Accounts, States: FL, MA, MD, OH**

Multiple List Program - Commercial Accounts

Position	
1	Citibank, National Association
2	Bank of India
3	Pacific Western Bank
4	First Horizon Bank
5	Univest Bank and Trust Co.
6	Bridgewater Bank
7	Western Alliance Bank
8	Cadence Bank, N.A.
9	EagleBank
10	BBVA USA
11	Enterprise Bank & Trust
12	TriState Capital Bank
13	First County Bank
14	West Bank
15	United Community Bank
16	TCF National Bank
17	The Camden National Bank
18	HSBC Bank USA NA
Position	Excess Bank List
1	First Horizon Bank
2	Citibank, National Association

Priority Bank List 15: Commercial Accounts, Remaining States

Multiple List Program - Commercial Accounts

Position	
1	Bank of India
2	HSBC Bank USA NA
3	Citibank, National Association
4	Univest Bank and Trust Co.
5	Western Alliance Bank
6	Pacific Western Bank
7	First County Bank
8	TriState Capital Bank
9	Bridgewater Bank
10	Enterprise Bank & Trust
11	The Camden National Bank
12	EagleBank
13	BBVA USA
14	Cadence Bank, N.A.
15	West Bank
16	United Community Bank
17	TCF National Bank
18	First Horizon Bank
Position	Excess Bank List
1	First Horizon Bank
2	Citibank, National Association

Priority Bank List 16: State: PA

Multiple List Program - Qualified Flat Fee Accounts

Position	
1	American Express National Bank
2	Goldman Sachs Bank USA
3	TCF National Bank
4	Citibank, National Association
5	Western Alliance Bank
6	Pacific Western Bank
7	First Horizon Bank
8	Univest Bank and Trust Co.
9	Cadence Bank, N.A.
10	TriState Capital Bank
11	West Bank
12	Bank of India
13	The Camden National Bank
14	Enterprise Bank & Trust
15	Bridgewater Bank
16	BBVA USA
17	United Community Bank
18	EagleBank
19	U.S. Bank National Association
20	First County Bank
21	Truist Bank
22	HSBC Bank USA NA
23	Morgan Stanley Bank, NA
24	Morgan Stanley Private Bank, NA
Position	Excess Bank List
1	First Horizon Bank
2	Citibank, National Association

Priority Bank List 17: State: NY

Multiple List Program - Qualified Flat Fee Accounts

Position	
1	U.S. Bank National Association
2	Citibank, National Association
3	Goldman Sachs Bank USA
4	Western Alliance Bank
5	Pacific Western Bank
6	First Horizon Bank
7	Bridgewater Bank
8	Univest Bank and Trust Co.
9	Cadence Bank, N.A.
10	TriState Capital Bank
11	Truist Bank
12	Bank of India
13	West Bank
14	TCF National Bank
15	Enterprise Bank & Trust
16	BBVA USA
17	The Camden National Bank
18	EagleBank
19	United Community Bank
20	First County Bank
21	American Express National Bank
22	HSBC Bank USA NA
23	Morgan Stanley Bank, NA
24	Morgan Stanley Private Bank, NA
Position	Excess Bank List
1	First Horizon Bank
2	Citibank, National Association

Priority Bank List 18: State: CT, NJ

Multiple List Program - Qualified Flat Fee Accounts	
Position	
1	Goldman Sachs Bank USA
2	U.S. Bank National Association
3	American Express National Bank
4	Citibank, National Association
5	Western Alliance Bank
6	Pacific Western Bank
7	First Horizon Bank
8	Univest Bank and Trust Co.
9	Cadence Bank, N.A.
10	TriState Capital Bank
11	Truist Bank
12	Bridgewater Bank
13	Enterprise Bank & Trust
14	West Bank
15	Bank of India
16	TCF National Bank
17	EagleBank
18	BBVA USA
19	The Camden National Bank
20	United Community Bank
21	First County Bank
22	Morgan Stanley Bank, NA
23	Morgan Stanley Private Bank, NA
24	HSBC Bank USA NA
Position	Excess Bank List
1	First Horizon Bank
2	Citibank, National Association

Priority Bank List 19: States: FL, MA, MD, OH

Multiple List Program - Qualified Flat Fee Accounts	
Position	
1	Citibank, National Association
2	West Bank
3	Goldman Sachs Bank USA
4	Western Alliance Bank
5	Pacific Western Bank
6	First Horizon Bank
7	Univest Bank and Trust Co.
8	Cadence Bank, N.A.
9	TriState Capital Bank
10	Truist Bank
11	Bridgewater Bank
12	American Express National Bank
13	U.S. Bank National Association
14	Enterprise Bank & Trust
15	Bank of India
16	TCF National Bank
17	BBVA USA
18	EagleBank
19	The Camden National Bank
20	United Community Bank
21	First County Bank
22	Morgan Stanley Bank, NA
23	Morgan Stanley Private Bank, NA
24	HSBC Bank USA NA
Position	Excess Bank List
1	First Horizon Bank
2	Citibank, National Association

Priority Bank List 20: Remaining States

Multiple List Program - Qualified Flat Fee Accounts	
Position	
1	American Express National Bank
2	Enterprise Bank & Trust
3	Goldman Sachs Bank USA
4	Citibank, National Association
5	Western Alliance Bank
6	TCF National Bank
7	First Horizon Bank
8	Univest Bank and Trust Co.
9	Cadence Bank, N.A.
10	Bridgewater Bank
11	West Bank
12	Bank of India
13	The Camden National Bank
14	BBVA USA
15	United Community Bank
16	U.S. Bank National Association
17	EagleBank
18	First County Bank
19	Pacific Western Bank
20	TriState Capital Bank
21	Morgan Stanley Bank, NA
22	HSBC Bank USA NA
23	Morgan Stanley Private Bank, NA
24	Truist Bank
Position	Excess Bank List
1	First Horizon Bank
2	Citibank, National Association