

RBC Insured Deposits Bank List



Effective: April 18, 2024

New bank to be added in April 2024: UMB Bank, N.A (FDIC Cert #8273)

New bank to be added in May 2024: Toyota Financial Savings Bank (FDIC Cert #57542)

Account List	Individual/Joint/Trust/Estate 1	Individual/Joint/Trust/Estate 2
State	California	Florida
Position		
1	City National Bank (FDIC Cert #17281)	City National Bank (FDIC Cert #17281)
2	RBC Bank (Georgia), N.A. (FDIC Cert #26342)	RBC Bank (Georgia), N.A. (FDIC Cert #26342)
3	Citibank, N.A. (FDIC Cert #7213)	Citibank, N.A. (FDIC Cert #7213)
4	Truist Bank (FDIC Cert #9846)	Truist Bank (FDIC Cert #9846)
5	American Express National Bank (FDIC Cert #27471)	American Express National Bank (FDIC Cert #27471)
6	M&T Bank Corporation (FDIC Cert #588)	State Street Bank and Trust Co (FDIC Cert #14)
7	State Street Bank and Trust Co (FDIC Cert #14)	M&T Bank Corporation (FDIC Cert #588)
8	HSBC Bank USA, N.A. (FDIC Cert #57890)	HSBC Bank USA, N.A. (FDIC Cert #57890)
9	Union Bank & Trust (FDIC Cert #13421)	BankUnited, N.A. (FDIC Cert #58979)
10	Enterprise Bank & Trust (FDIC Cert #27237)	Synovus Bank (FDIC Cert #873)
11	Sandy Spring Bank (FDIC Cert #4865)	Bank of Baroda (FDIC Cert #33681)
12	Bank of Hope (FDIC Cert #26610)	TriState Capital Bank (FDIC Cert #58457)
13	Bank of Baroda (FDIC Cert #33681)	Bank of Hope (FDIC Cert #26610)
14	East West Bank (FDIC Cert #31628)	Union Bank & Trust (FDIC Cert #13421)
15	EagleBank (FDIC Cert #34742)	Bremer Bank, N.A. (FDIC Cert #12923)
16	TriState Capital Bank (FDIC Cert #58457)	Israel Discount Bank of NY (FDIC Cert #19977)
17	Bank Hapoalim, B.M. (FDIC Cert #33686)	East West Bank (FDIC Cert #31628)
18	BankUnited, N.A. (FDIC Cert #58979)	EagleBank (FDIC Cert #34742)
19	Bridgewater Bank (FDIC Cert #58210)	Sandy Spring Bank (FDIC Cert #4865)
20	Synovus Bank (FDIC Cert #873)	Bank Hapoalim, B.M. (FDIC Cert #33686)
21	Israel Discount Bank of NY (FDIC Cert #19977)	Enterprise Bank & Trust (FDIC Cert #27237)
22	First Internet Bank of Indiana (FDIC Cert #34607)	First Internet Bank of Indiana (FDIC Cert #34607)
23	Associated Bank, N.A. (FDIC Cert #5296)	Bridgewater Bank (FDIC Cert #58210)
24	SMBC MANUBANK (FDIC Cert #18618)	Associated Bank, N.A. (FDIC Cert #5296)
25	Bremer Bank, N.A. (FDIC Cert #12923)	SMBC MANUBANK (FDIC Cert #18618)
26	Umpqua Bank (FDIC Cert #17266)	Umpqua Bank (FDIC Cert #17266)
27	Simmons Bank (FDIC Cert #3890)	Simmons Bank (FDIC Cert #3890)
28	U.S. Bank, N.A. (FDIC Cert #6548)	U.S. Bank, N.A. (FDIC Cert #6548)
	Excess Bank List	Excess Bank List
1	Citibank, N.A. (FDIC Cert #7213)	Citibank, N.A. (FDIC Cert #7213)
2	U.S. Bank, N.A. (FDIC Cert #6548)	U.S. Bank, N.A. (FDIC Cert #6548)
3 (Primary)	City National Bank (FDIC Cert #17281)	City National Bank (FDIC Cert #17281)

Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

RBC Insured Deposits Bank List, continued

Account List	Individual/Joint/Trust/Estate 3	Individual/Joint/Trust/Estate 4
State	New York	Texas
Position		
1	City National Bank (FDIC Cert #17281)	City National Bank (FDIC Cert #17281)
2	RBC Bank (Georgia), N.A. (FDIC Cert #26342)	RBC Bank (Georgia), N.A. (FDIC Cert #26342)
3	Citibank, N.A. (FDIC Cert #7213)	Citibank, N.A. (FDIC Cert #7213)
4	Truist Bank (FDIC Cert #9846)	Truist Bank (FDIC Cert #9846)
5	American Express National Bank (FDIC Cert #27471)	American Express National Bank (FDIC Cert #27471)
6	M&T Bank Corporation (FDIC Cert #588)	M&T Bank Corporation (FDIC Cert #588)
7	HSBC Bank USA, N.A. (FDIC Cert #57890)	HSBC Bank USA, N.A. (FDIC Cert #57890)
8	State Street Bank and Trust Co (FDIC Cert #14)	State Street Bank and Trust Co (FDIC Cert #14)
9	Union Bank & Trust (FDIC Cert #13421)	Bank of Baroda (FDIC Cert #33681)
10	Bank of Baroda (FDIC Cert #33681)	Union Bank & Trust (FDIC Cert #13421)
11	BankUnited, N.A. (FDIC Cert #58979)	BankUnited, N.A. (FDIC Cert #58979)
12	Israel Discount Bank of NY (FDIC Cert #19977)	Israel Discount Bank of NY (FDIC Cert #19977)
13	East West Bank (FDIC Cert #31628)	Bridgewater Bank (FDIC Cert #58210)
14	Bridgewater Bank (FDIC Cert #58210)	East West Bank (FDIC Cert #31628)
15	Synovus Bank (FDIC Cert #873)	Sandy Spring Bank (FDIC Cert #4865)
16	EagleBank (FDIC Cert #34742)	EagleBank (FDIC Cert #34742)
17	TriState Capital Bank (FDIC Cert #58457)	TriState Capital Bank (FDIC Cert #58457)
18	Bank of Hope (FDIC Cert #26610)	Synovus Bank (FDIC Cert #873)
19	Bank Hapoalim, B.M. (FDIC Cert #33686)	Bremer Bank, N.A. (FDIC Cert #12923)
20	Bremer Bank, N.A. (FDIC Cert #12923)	Bank Hapoalim, B.M. (FDIC Cert #33686)
21	Enterprise Bank & Trust (FDIC Cert #27237)	Enterprise Bank & Trust (FDIC Cert #27237)
22	Umpqua Bank (FDIC Cert #17266)	First Internet Bank of Indiana (FDIC Cert #34607)
23	SMBC MANUBANK (FDIC Cert #18618)	Associated Bank, N.A. (FDIC Cert #5296)
24	Simmons Bank (FDIC Cert #3890)	SMBC MANUBANK (FDIC Cert #18618)
25	Sandy Spring Bank (FDIC Cert #4865)	Umpqua Bank (FDIC Cert #17266)
26	First Internet Bank of Indiana (FDIC Cert #34607)	Simmons Bank (FDIC Cert #3890)
27	Associated Bank, N.A. (FDIC Cert #5296)	U.S. Bank, N.A. (FDIC Cert #6548)
28	U.S. Bank, N.A. (FDIC Cert #6548)	
	Excess Bank List	Excess Bank List
1	Citibank, N.A. (FDIC Cert #7213)	Citibank, N.A. (FDIC Cert #7213)
2	U.S. Bank, N.A. (FDIC Cert #6548)	U.S. Bank, N.A. (FDIC Cert #6548)
3 (Primary)	City National Bank (FDIC Cert #17281)	City National Bank (FDIC Cert #17281)

RBC Insured Deposits Bank List, continued

Account List State Position	Individual/Joint/Trust/Estate 5 Washington, Oregon, Idaho and Montana	Individual/Joint/Trust/Estate 6 Remaining States and Territories
1	City National Bank (FDIC Cert #17281)	City National Bank (FDIC Cert #17281)
2	RBC Bank (Georgia), N.A. (FDIC Cert #26342)	RBC Bank (Georgia), N.A. (FDIC Cert #26342)
3	Citibank, N.A. (FDIC Cert #7213)	Citibank, N.A. (FDIC Cert #7213)
4	American Express National Bank (FDIC Cert #27471)	American Express National Bank (FDIC Cert #27471)
5	Truist Bank (FDIC Cert #9846)	Truist Bank (FDIC Cert #9846)
6	M&T Bank Corporation (FDIC Cert #588)	M&T Bank Corporation (FDIC Cert #588)
7	HSBC Bank USA, N.A. (FDIC Cert #57890)	HSBC Bank USA, N.A. (FDIC Cert #57890)
8	State Street Bank and Trust Co (FDIC Cert #14)	State Street Bank and Trust Co (FDIC Cert #14)
9	Bank of Baroda (FDIC Cert #33681)	Union Bank & Trust (FDIC Cert #13421)
10	Union Bank & Trust (FDIC Cert #13421)	Bank of Baroda (FDIC Cert #33681)
11	BankUnited, N.A. (FDIC Cert #58979)	BankUnited, N.A. (FDIC Cert #58979)
12	Israel Discount Bank of NY (FDIC Cert #19977)	Israel Discount Bank of NY (FDIC Cert #19977)
13	Simmons Bank (FDIC Cert #3890)	Sandy Spring Bank (FDIC Cert #4865)
14	Sandy Spring Bank (FDIC Cert #4865)	East West Bank (FDIC Cert #31628)
15	East West Bank (FDIC Cert #31628)	Bank Hapoalim, B.M. (FDIC Cert #33686)
16	Bank of Hope (FDIC Cert #26610)	EagleBank (FDIC Cert #34742)
17	Bridgewater Bank (FDIC Cert #58210)	Bank of Hope (FDIC Cert #26610)
18	Bank Hapoalim, B.M. (FDIC Cert #33686)	TriState Capital Bank (FDIC Cert #58457)
19	EagleBank (FDIC Cert #34742)	Enterprise Bank & Trust (FDIC Cert #27237)
20	Bremer Bank, N.A. (FDIC Cert #12923)	First Internet Bank of Indiana (FDIC Cert #34607)
21	Synovus Bank (FDIC Cert #873)	Synovus Bank (FDIC Cert #873)
22	First Internet Bank of Indiana (FDIC Cert #34607)	Associated Bank, N.A. (FDIC Cert #5296)
23	Enterprise Bank & Trust (FDIC Cert #27237)	SMBC MANUBANK (FDIC Cert #18618)
24	Associated Bank, N.A. (FDIC Cert #5296)	Bridgewater Bank (FDIC Cert #58210)
25	SMBC MANUBANK (FDIC Cert #18618)	Bremer Bank, N.A. (FDIC Cert #12923)
26	Umpqua Bank (FDIC Cert #17266)	Umpqua Bank (FDIC Cert #17266)
27	TriState Capital Bank (FDIC Cert #58457)	Simmons Bank (FDIC Cert #3890)
28	U.S. Bank, N.A. (FDIC Cert #6548)	U.S. Bank, N.A. (FDIC Cert #6548)
	Excess Bank List	Excess Bank List
1	Citibank, N.A. (FDIC Cert #7213)	Citibank, N.A. (FDIC Cert #7213)
2	U.S. Bank, N.A. (FDIC Cert #6548)	U.S. Bank, N.A. (FDIC Cert #6548)
3 (Primary)	City National Bank (FDIC Cert #17281)	City National Bank (FDIC Cert #17281)

RBC Insured Deposits Bank List, continued

Account List State Position	Retirement/Qualified plans 7 All States and Territories	Business entity 8 All States and Territories
1	City National Bank (FDIC Cert #17281)	City National Bank (FDIC Cert #17281)
2	RBC Bank (Georgia), N.A. (FDIC Cert #26342)	Citibank, N.A. (FDIC Cert #7213)
3		Truist Bank (FDIC Cert #9846)
4		HSBC Bank USA, N.A. (FDIC Cert #57890)
5		State Street Bank and Trust Co (FDIC Cert #14)
6		Israel Discount Bank of NY (FDIC Cert #19977)
7		Bank of Baroda (FDIC Cert #33681)
8		Union Bank & Trust (FDIC Cert #13421)
9		BankUnited, N.A. (FDIC Cert #58979)
10		East West Bank (FDIC Cert #31628)
11		Bank of Hope (FDIC Cert #26610)
12		Bremer Bank, N.A. (FDIC Cert #12923)
13		Bank Hapoalim, B.M. (FDIC Cert #33686)
14		EagleBank (FDIC Cert #34742)
15		TriState Capital Bank (FDIC Cert #58457)
16		Enterprise Bank & Trust (FDIC Cert #27237)
17		First Internet Bank of Indiana (FDIC Cert #34607)
18		Simmons Bank (FDIC Cert #3890)
19		Sandy Spring Bank (FDIC Cert #4865)
20		Synovus Bank (FDIC Cert #873)
21		Associated Bank, N.A. (FDIC Cert #5296)
22		SMBC MANUBANK (FDIC Cert #18618)
23		Bridgewater Bank (FDIC Cert #58210)
24		Umpqua Bank (FDIC Cert #17266)
	Excess Bank List	Excess Bank List
1	RBC Bank (Georgia), N.A. (FDIC Cert #26342)	Citibank, N.A. (FDIC Cert #7213)
2- Primary	City National Bank (FDIC Cert #17281)	City National Bank (FDIC Cert #17281)

RBC Insured Deposits (“the Program”) is an automated cash sweep option that sweeps uninvested cash balances in clients’ accounts into interest-bearing deposit accounts (“Deposit Accounts”) with RBC affiliate banks and additional unaffiliated banks (“Program Banks”) up to applicable limits. Availability is subject to certain restrictions. The Program provides up to \$5 million in Federal Deposit Insurance Corporation (“FDIC”) insurance coverage per depositor in each insurable ownership capacity (“Deposit Limit”). Each Deposit Account constitutes a direct obligation of the Program Bank and is not directly or indirectly an obligation of RBC Wealth Management. More information regarding FDIC insurance is available at <http://www.fdic.gov>.

RBC Insured Deposits are not subject to market risk and potential value loss, but are subject to the risk of a Program Bank’s failure. In the event a Program Bank fails, deposits at each Program Bank are eligible for FDIC coverage up to applicable limits. Deposit balances in excess of the Deposit Limit are invested with Excess Banks and are not covered by FDIC insurance. Currently, the Primary Excess Bank is City National Bank (“CNB”), an RBC Affiliate Bank. Monies held in RBC Insured Deposits are not covered by Securities Investor Protection Corporation (“SIPC”). For retirement accounts, balances in excess of the Deposit Limit are invested in an unaffiliated money market fund. Money market mutual fund investments are not insured by the FDIC or any government agency; they are instead covered by SIPC.

Deposit Accounts will earn the interest rate based on the total assets across all accounts within your household, as well as total balances of all Deposit Accounts within your household held in the RBC Insured Deposits and RBC Cash Plus cash sweep programs. Interest rates/APY (Annual Percentage Yield) are subject to change without notice.

Please see the “Cash Management” section on our public website at www.rbcwm.com/disclosures. There you will find the RBC Insured Deposits Program Terms and Conditions, Program Banks, and Program Interest Rates and segments. For more information see our "Cash Sweep Program Overview" which is also available on our public website.