

# RBC Insured Deposits

## Bank List

Effective: February 7, 2025



### New banks coming soon:

Barclays Bank Delaware (FDIC Cert #57203)

The Bank of New York Mellon (FDIC Cert #639)

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	U.S. Bank, N.A. (FDIC Cert #6548)	State Street Bank and Trust Co (FDIC Cert #14)
4	Citibank, N.A. (FDIC Cert #7213)	Citibank, N.A. (FDIC Cert #7213)
5	American Express National Bank (FDIC Cert #27471)	American Express National Bank (FDIC Cert #27471)
6	UMB Bank, N.A. (FDIC Cert #8273)	Truist Bank (FDIC Cert #9846)
7	HSBC Bank USA, N.A. (FDIC Cert #57890)	UMB Bank, N.A. (FDIC Cert #8273)
8	Enterprise Bank & Trust (FDIC Cert #27237)	HSBC Bank USA, N.A. (FDIC Cert #57890)
9	State Street Bank and Trust Co (FDIC Cert #14)	BankUnited, N.A. (FDIC Cert #58979)
10	M&T Bank Corporation (FDIC Cert #588)	U.S. Bank, N.A. (FDIC Cert #6548)
11	Sandy Spring Bank (FDIC Cert #4865)	Bank of Baroda (FDIC Cert #33681)
12	EagleBank (FDIC Cert #34742)	TriState Capital Bank (FDIC Cert #58457)
13	Bridgewater Bank (FDIC Cert #58210)	Bank of Hope (FDIC Cert #26610)
14	Toyota Financial Savings Bank (FDIC Cert #57542)	Bremer Bank, N.A. (FDIC Cert #12923)
15	Israel Discount Bank of NY (FDIC Cert #19977)	Toyota Financial Savings Bank (FDIC Cert #57542)
16	Union Bank & Trust (FDIC Cert #13421)	Israel Discount Bank of NY (FDIC Cert #19977)
17	Bank of Hope (FDIC Cert #26610)	M&T Bank Corporation (FDIC Cert #588)
18	Bremer Bank, N.A. (FDIC Cert #12923)	EagleBank (FDIC Cert #34742)
19	SMBC MANUBANK (FDIC Cert #18618)	Enterprise Bank & Trust (FDIC Cert #27237)
20	Umpqua Bank (FDIC Cert #17266)	Bridgewater Bank (FDIC Cert #58210)
21	Simmons Bank (FDIC Cert #3890)	Associated Bank, N.A. (FDIC Cert #5296)
22	TriState Capital Bank (FDIC Cert #58457)	SMBC MANUBANK (FDIC Cert #18618)
23	Associated Bank, N.A. (FDIC Cert #5296)	Umpqua Bank (FDIC Cert #17266)
24	Bank of Baroda (FDIC Cert #33681)	Simmons Bank (FDIC Cert #3890)
25	BankUnited, N.A. (FDIC Cert #58979)	Union Bank & Trust (FDIC Cert #13421)
26	Bank Hapoalim, B.M. (FDIC Cert #33686)	Sandy Spring Bank (FDIC Cert #4865)
27	East West Bank (FDIC Cert #31628)	Bank Hapoalim, B.M. (FDIC Cert #33686)
28	First Internet Bank of Indiana (FDIC Cert #34607)	East West Bank (FDIC Cert #31628)
29	Synovus Bank (FDIC Cert #873)	First Internet Bank of Indiana (FDIC Cert #34607)
30	Truist Bank (FDIC Cert #9846)	Synovus Bank (FDIC Cert #873)
	<b>Excess Bank List</b>	<b>Excess Bank List</b>
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)
<b>3 (Primary)</b>	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

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New banks coming soon:

Barclays Bank Delaware (FDIC Cert #57203)

The Bank of New York Mellon (FDIC Cert #639)

Account List	Individual/Joint/Trust/Estate	Individual/Joint/Trust/Estate
State	3	4
Position	New York	Texas
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)	U.S. Bank, N.A. (FDIC Cert #6548)
4	Truist Bank (FDIC Cert #9846)	Citibank, N.A. (FDIC Cert #7213)
5	American Express National Bank (FDIC Cert #27471)	American Express National Bank (FDIC Cert #27471)
6	State Street Bank and Trust Co (FDIC Cert #14)	HSBC Bank USA, N.A. (FDIC Cert #57890)
7	HSBC Bank USA, N.A. (FDIC Cert #57890)	State Street Bank and Trust Co (FDIC Cert #14)
8	U.S. Bank, N.A. (FDIC Cert #6548)	M&T Bank Corporation (FDIC Cert #588)
9	M&T Bank Corporation (FDIC Cert #588)	UMB Bank, N.A. (FDIC Cert #8273)
10	UMB Bank, N.A. (FDIC Cert #8273)	Toyota Financial Savings Bank (FDIC Cert #57542)
11	BankUnited, N.A. (FDIC Cert #58979)	Israel Discount Bank of NY (FDIC Cert #19977)
12	Toyota Financial Savings Bank (FDIC Cert #57542)	Bank of Baroda (FDIC Cert #33681)
13	Israel Discount Bank of NY (FDIC Cert #19977)	Bridgewater Bank (FDIC Cert #58210)
14	Union Bank & Trust (FDIC Cert #13421)	BankUnited, N.A. (FDIC Cert #58979)
15	Bridgewater Bank (FDIC Cert #58210)	Synovus Bank (FDIC Cert #873)
16	Synovus Bank (FDIC Cert #873)	EagleBank (FDIC Cert #34742)
17	Bank of Baroda (FDIC Cert #33681)	Union Bank & Trust (FDIC Cert #13421)
18	EagleBank (FDIC Cert #34742)	Bremer Bank, N.A. (FDIC Cert #12923)
19	TriState Capital Bank (FDIC Cert #58457)	TriState Capital Bank (FDIC Cert #58457)
20	Bremer Bank, N.A. (FDIC Cert #12923)	Umpqua Bank (FDIC Cert #17266)
21	Enterprise Bank & Trust (FDIC Cert #27237)	SMBC MANUBANK (FDIC Cert #18618)
22	Umpqua Bank (FDIC Cert #17266)	Enterprise Bank & Trust (FDIC Cert #27237)
23	SMBC MANUBANK (FDIC Cert #18618)	Simmons Bank (FDIC Cert #3890)
24	Simmons Bank (FDIC Cert #3890)	Sandy Spring Bank (FDIC Cert #4865)
25	Bank of Hope (FDIC Cert #26610)	Associated Bank, N.A. (FDIC Cert #5296)
26	Bank Hapoalim, B.M. (FDIC Cert #33686)	Bank Hapoalim, B.M. (FDIC Cert #33686)
27	Sandy Spring Bank (FDIC Cert #4865)	East West Bank (FDIC Cert #31628)
28	First Internet Bank of Indiana (FDIC Cert #34607)	First Internet Bank of Indiana (FDIC Cert #34607)
29	East West Bank (FDIC Cert #31628)	Truist Bank (FDIC Cert #9846)
30	Associated Bank, N.A. (FDIC Cert #5296)	Bank of Hope (FDIC Cert #26610)
	<b>Excess Bank List</b>	<b>Excess Bank List</b>
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

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**New banks coming soon:**

**Barclays Bank Delaware (FDIC Cert #57203)**

**The Bank of New York Mellon (FDIC Cert #639)**

Account List	Individual/Joint/Trust/Estate 5	Individual/Joint/Trust/Estate 6
State	Washington, Oregon, Idaho and Montana	Remaining States and Territories
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		American Express National Bank (FDIC Cert #27471)
5	U.S. Bank, N.A. (FDIC Cert #6548)	
6	American Express National Bank (FDIC Cert #27471)	Truist Bank (FDIC Cert #9846)
7	State Street Bank and Trust Co (FDIC Cert #14)	HSBC Bank USA, N.A. (FDIC Cert #57890)
8	HSBC Bank USA, N.A. (FDIC Cert #57890)	UMB Bank, N.A. (FDIC Cert #8273)
9	Truist Bank (FDIC Cert #9846)	State Street Bank and Trust Co (FDIC Cert #14)
10	UMB Bank, N.A. (FDIC Cert #8273)	U.S. Bank, N.A. (FDIC Cert #6548)
11	M&T Bank Corporation (FDIC Cert #588)	M&T Bank Corporation (FDIC Cert #588)
12	Israel Discount Bank of NY (FDIC Cert #19977)	Bank of Baroda (FDIC Cert #33681)
13	Simmons Bank (FDIC Cert #3890)	Israel Discount Bank of NY (FDIC Cert #19977)
14	BankUnited, N.A. (FDIC Cert #58979)	Union Bank & Trust (FDIC Cert #13421)
15	Bank of Baroda (FDIC Cert #33681)	BankUnited, N.A. (FDIC Cert #58979)
16	Bridgewater Bank (FDIC Cert #58210)	Toyota Financial Savings Bank (FDIC Cert #57542)
17	EagleBank (FDIC Cert #34742)	EagleBank (FDIC Cert #34742)
18	Bremer Bank, N.A. (FDIC Cert #12923)	Sandy Spring Bank (FDIC Cert #4865)
19	Toyota Financial Savings Bank (FDIC Cert #57542)	Synovus Bank (FDIC Cert #873)
20	Union Bank & Trust (FDIC Cert #13421)	TriState Capital Bank (FDIC Cert #58457)
21	Umpqua Bank (FDIC Cert #17266)	Bank Hapoalim, B.M. (FDIC Cert #33686)
22	Synovus Bank (FDIC Cert #873)	Enterprise Bank & Trust (FDIC Cert #27237)
23	Sandy Spring Bank (FDIC Cert #4865)	First Internet Bank of Indiana (FDIC Cert #34607)
24	Enterprise Bank & Trust (FDIC Cert #27237)	SMBC MANUBANK (FDIC Cert #18618)
25	SMBC MANUBANK (FDIC Cert #18618)	Associated Bank, N.A. (FDIC Cert #5296)
26	Associated Bank, N.A. (FDIC Cert #5296)	Bridgewater Bank (FDIC Cert #58210)
27	Bank Hapoalim, B.M. (FDIC Cert #33686)	Simmons Bank (FDIC Cert #3890)
28	First Internet Bank of Indiana (FDIC Cert #34607)	Bank of Hope (FDIC Cert #26610)
29	Bank of Hope (FDIC Cert #26610)	Bremer Bank, N.A. (FDIC Cert #12923)
30	TriState Capital Bank (FDIC Cert #58457)	Umpqua Bank (FDIC Cert #17266)
	East West Bank (FDIC Cert #31628)	East West Bank (FDIC Cert #31628)
	<b>Excess Bank List</b>	<b>Excess Bank List</b>
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**

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**Barclays Bank Delaware (FDIC Cert #57203)**

**The Bank of New York Mellon (FDIC Cert #639)**

<b>Account List</b>	<b>Retirement/Qualified plans</b>	<b>Business entity</b>
<b>State</b>	<b>7</b>	<b>8</b>
<b>Position</b>	<b>All States and Territories</b>	<b>All States and Territories</b>
<b>1</b>	City National Bank (FDIC Cert #17281)	City National Bank (FDIC Cert #17281)
<b>2</b>	RBC Bank (Georgia), N.A. (FDIC Cert #26342)	Citibank, N.A. (FDIC Cert #7213)
<b>3</b>		State Street Bank and Trust Co (FDIC Cert #14)
<b>4</b>		Truist Bank (FDIC Cert #9846)
<b>5</b>		Israel Discount Bank of NY (FDIC Cert #19977)
<b>6</b>		UMB Bank, N.A. (FDIC Cert #8273)
<b>7</b>		BankUnited, N.A. (FDIC Cert #58979)
<b>8</b>		Bank of Baroda (FDIC Cert #33681)
<b>9</b>		Union Bank & Trust (FDIC Cert #13421)
<b>10</b>		Bremer Bank, N.A. (FDIC Cert #12923)
<b>11</b>		EagleBank (FDIC Cert #34742)
<b>12</b>		Bank Hapoalim, B.M. (FDIC Cert #33686)
<b>13</b>		Bank of Hope (FDIC Cert #26610)
<b>14</b>		Enterprise Bank & Trust (FDIC Cert #27237)
<b>15</b>		Simmons Bank (FDIC Cert #3890)
<b>16</b>		TriState Capital Bank (FDIC Cert #58457)
<b>17</b>		Associated Bank, N.A. (FDIC Cert #5296)
<b>18</b>		First Internet Bank of Indiana (FDIC Cert #34607)
<b>19</b>		SMBC MANUBANK (FDIC Cert #18618)
<b>20</b>		Bridgewater Bank (FDIC Cert #58210)
<b>21</b>		East West Bank (FDIC Cert #31628)
<b>22</b>		Umpqua Bank (FDIC Cert #17266)
<b>23</b>		Sandy Spring Bank (FDIC Cert #4865)
<b>24</b>		Synovus Bank (FDIC Cert #873)
	<b>Excess Bank List</b>	<b>Excess Bank List</b>
<b>1</b>	RBC Bank (Georgia), N.A. (FDIC Cert #26342)	Citibank, N.A. (FDIC Cert #7213)
<b>2 (Primary)</b>	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 and subject to certain requirements. 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, which is not an FDIC-insured depository institution. More information regarding FDIC insurance is available at [www.fdic.gov](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 the Program 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 cash sweep program. Interest rates/Annual Percentage Yield (“APY”) are subject to change without notice.

The RBC Insured Deposits Terms and Conditions and Program Interest Rates and segments are available at [www.rbcwm.com/rbc-insured-deposits](http://www.rbcwm.com/rbc-insured-deposits). For more information, see our "Cash Sweep Program Overview" on our public website at [www.rbcwm.com/disclosures](http://www.rbcwm.com/disclosures).