

RBC Insured Deposits Bank List



Effective: December 13, 2024

New bank to be added in January 2025: Barclays Bank Delaware (FDIC Cert #57203)

Account	Individual/Joint/Trust/Estate (Including Retirement)	Individual/Joint/Trust/Estate (Including Retirement)
List	1	2
State	California	Florida
Position		
1	City National Bank (FDIC Cert #17281)	City National Bank (FDIC Cert #17281)
2	Truist Bank (FDIC Cert #9846)	Truist Bank (FDIC Cert #9846)
3	State Street Bank and Trust Co (FDIC Cert # 14)	Bridgewater Bank (FDIC Cert # 58210)
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	HSBC Bank USA, N.A. (FDIC Cert #57890)	M&T Bank Corporation (FDIC Cert # 588)
7	M&T Bank Corporation (FDIC Cert # 588)	HSBC Bank USA, N.A. (FDIC Cert #57890)
8	Israel Discount Bank of NY (FDIC Cert # 19977)	State Street Bank and Trust Co (FDIC Cert # 14)
9	BankUnited, N.A. (FDIC Cert # 58979)	UMB Bank, N.A. (FDIC Cert #8273)
10	Bridgewater Bank (FDIC Cert # 58210)	BankUnited, N.A. (FDIC Cert # 58979)
11	Sandy Spring Bank (FDIC Cert # 4865)	Israel Discount Bank of NY (FDIC Cert # 19977)
12	UMB Bank, N.A. (FDIC Cert #8273)	Union Bank & Trust (FDIC Cert #13421)
13	EagleBank (FDIC Cert # 34742)	Bank of Baroda (FDIC Cert #33681)
14	TriState Capital Bank (FDIC Cert # 58457)	Simmons Bank (FDIC Cert # 3890)
15	Bank of Baroda (FDIC Cert #33681)	Sandy Spring Bank (FDIC Cert # 4865)
16	Enterprise Bank & Trust (FDIC Cert # 27237)	Umpqua Bank (FDIC Cert # 17266)
17	Synovus Bank (FDIC Cert # 873)	EagleBank (FDIC Cert # 34742)
18	Bremer Bank, N.A. (FDIC Cert # 12923)	TriState Capital Bank (FDIC Cert # 58457)
19	Bank Hapoalim, B.M. (FDIC Cert # 33686)	Enterprise Bank & Trust (FDIC Cert # 27237)
20	Union Bank & Trust (FDIC Cert #13421)	Bank of Hope (FDIC Cert # 26610)
21	Umpqua Bank (FDIC Cert # 17266)	First Internet Bank of Indiana (FDIC Cert #34607)
22	Simmons Bank (FDIC Cert # 3890)	SMBC MANUBANK (FDIC Cert # 18618)
23	First Internet Bank of Indiana (FDIC Cert #34607)	Associated Bank, N.A. (FDIC Cert #5296)
24	Associated Bank, N.A. (FDIC Cert #5296)	Synovus Bank (FDIC Cert # 873)
25	SMBC MANUBANK (FDIC Cert # 18618)	Bank Hapoalim, B.M. (FDIC Cert # 33686)
26	Bank of Hope (FDIC Cert # 26610)	Bremer Bank, N.A. (FDIC Cert # 12923)
27	East West Bank (FDIC Cert # 31628)	East West Bank (FDIC Cert # 31628)
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 Capital Markets, LLC 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

Effective: December 13, 2024

New bank to be added in January 2025: Barclays Bank Delaware (FDIC Cert #57203)

Account	Individual/Joint/Trust/Estate (Including Retirement)	Individual/Joint/Trust/Estate (Including Retirement)
List	3	4
State	New York	Texas
Position		
1	City National Bank (FDIC Cert #17281)	City National Bank (FDIC Cert #17281)
2	Truist Bank (FDIC Cert #9846)	Truist Bank (FDIC Cert #9846)
3	M&T Bank Corporation (FDIC Cert # 588)	HSBC Bank USA, N.A. (FDIC Cert #57890)
4	HSBC Bank USA, N.A. (FDIC Cert #57890)	American Express National Bank (FDIC Cert #27471)
5	Citibank, N.A. (FDIC Cert #7213)	Citibank, N.A. (FDIC Cert #7213)
6	American Express National Bank (FDIC Cert #27471)	M&T Bank Corporation (FDIC Cert # 588)
7	Israel Discount Bank of NY (FDIC Cert # 19977)	State Street Bank and Trust Co (FDIC Cert # 14)
8	State Street Bank and Trust Co (FDIC Cert # 14)	Bridgewater Bank (FDIC Cert # 58210)
9	Bridgewater Bank (FDIC Cert # 58210)	Bank of Baroda (FDIC Cert #33681)
10	BankUnited, N.A. (FDIC Cert # 58979)	Union Bank & Trust (FDIC Cert #13421)
11	UMB Bank, N.A. (FDIC Cert #8273)	BankUnited, N.A. (FDIC Cert # 58979)
12	EagleBank (FDIC Cert # 34742)	UMB Bank, N.A. (FDIC Cert #8273)
13	Synovus Bank (FDIC Cert # 873)	EagleBank (FDIC Cert # 34742)
14	Simmons Bank (FDIC Cert # 3890)	TriState Capital Bank (FDIC Cert # 58457)
15	SMBC MANUBANK (FDIC Cert # 18618)	Enterprise Bank & Trust (FDIC Cert # 27237)
16	Umpqua Bank (FDIC Cert # 17266)	Associated Bank, N.A. (FDIC Cert #5296)
17	Bremer Bank, N.A. (FDIC Cert # 12923)	SMBC MANUBANK (FDIC Cert # 18618)
18	Enterprise Bank & Trust (FDIC Cert # 27237)	Bank of Hope (FDIC Cert # 26610)
19	Bank of Baroda (FDIC Cert #33681)	Israel Discount Bank of NY (FDIC Cert # 19977)
20	First Internet Bank of Indiana (FDIC Cert #34607)	First Internet Bank of Indiana (FDIC Cert #34607)
21	TriState Capital Bank (FDIC Cert # 58457)	Bank Hapoalim, B.M. (FDIC Cert # 33686)
22	Union Bank & Trust (FDIC Cert #13421)	Synovus Bank (FDIC Cert # 873)
23	Bank of Hope (FDIC Cert # 26610)	Sandy Spring Bank (FDIC Cert # 4865)
24	Bank Hapoalim, B.M. (FDIC Cert # 33686)	Bremer Bank, N.A. (FDIC Cert # 12923)
25	Associated Bank, N.A. (FDIC Cert #5296)	Simmons Bank (FDIC Cert # 3890)
26	Sandy Spring Bank (FDIC Cert # 4865)	Umpqua Bank (FDIC Cert # 17266)
27	East West Bank (FDIC Cert # 31628)	East West Bank (FDIC Cert # 31628)
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

Effective: December 13, 2024

New bank to be added in January 2025: Barclays Bank Delaware (FDIC Cert #57203)

Account	Individual/Joint/Trust/Estate (Including Retirement)	Individual/Joint/Trust/Estate (Including Retirement)
List	5	6
State	Illinois and Indiana	Iowa, Michigan, Minnesota and Wisconsin
Position		
1	City National Bank (FDIC Cert #17281)	City National Bank (FDIC Cert #17281)
2	Truist Bank (FDIC Cert #9846)	Truist Bank (FDIC Cert #9846)
3	HSBC Bank USA, N.A. (FDIC Cert #57890)	Citibank, N.A. (FDIC Cert #7213)
4	Citibank, N.A. (FDIC Cert #7213)	HSBC Bank USA, N.A. (FDIC Cert #57890)
5	American Express National Bank (FDIC Cert #27471)	American Express National Bank (FDIC Cert #27471)
6	Bridgewater Bank (FDIC Cert # 58210)	M&T Bank Corporation (FDIC Cert # 588)
7	State Street Bank and Trust Co (FDIC Cert # 14)	State Street Bank and Trust Co (FDIC Cert # 14)
8	M&T Bank Corporation (FDIC Cert # 588)	Israel Discount Bank of NY (FDIC Cert # 19977)
9	Bank of Baroda (FDIC Cert #33681)	Bridgewater Bank (FDIC Cert # 58210)
10	Union Bank & Trust (FDIC Cert #13421)	Bank of Hope (FDIC Cert # 26610)
11	BankUnited, N.A. (FDIC Cert # 58979)	Bremer Bank, N.A. (FDIC Cert # 12923)
12	Israel Discount Bank of NY (FDIC Cert # 19977)	Sandy Spring Bank (FDIC Cert # 4865)
13	Bank of Hope (FDIC Cert # 26610)	EagleBank (FDIC Cert # 34742)
14	UMB Bank, N.A. (FDIC Cert #8273)	BankUnited, N.A. (FDIC Cert # 58979)
15	EagleBank (FDIC Cert # 34742)	Bank of Baroda (FDIC Cert #33681)
16	TriState Capital Bank (FDIC Cert # 58457)	Union Bank & Trust (FDIC Cert #13421)
17	Enterprise Bank & Trust (FDIC Cert # 27237)	TriState Capital Bank (FDIC Cert # 58457)
18	First Internet Bank of Indiana (FDIC Cert #34607)	UMB Bank, N.A. (FDIC Cert #8273)
19	Associated Bank, N.A. (FDIC Cert #5296)	First Internet Bank of Indiana (FDIC Cert #34607)
20	Bank Hapoalim, B.M. (FDIC Cert # 33686)	Bank Hapoalim, B.M. (FDIC Cert # 33686)
21	Synovus Bank (FDIC Cert # 873)	Associated Bank, N.A. (FDIC Cert #5296)
22	SMBC MANUBANK (FDIC Cert # 18618)	Enterprise Bank & Trust (FDIC Cert # 27237)
23	Bremer Bank, N.A. (FDIC Cert # 12923)	SMBC MANUBANK (FDIC Cert # 18618)
24	Umpqua Bank (FDIC Cert # 17266)	Umpqua Bank (FDIC Cert # 17266)
25	Simmons Bank (FDIC Cert # 3890)	Synovus Bank (FDIC Cert # 873)
26	Sandy Spring Bank (FDIC Cert # 4865)	East West Bank (FDIC Cert # 31628)
27	East West Bank (FDIC Cert # 31628)	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

Effective: December 13, 2024

New bank to be added in January 2025: Barclays Bank Delaware (FDIC Cert #57203)

Account	Individual/Joint/Trust/Estate (Including Retirement)	Business Entity
List	7	8
State	Remaining States and Territories	All States and Territories
Position		
1	City National Bank (FDIC Cert #17281)	City National Bank (FDIC Cert #17281)
2	Truist Bank (FDIC Cert #9846)	State Street Bank and Trust Co (FDIC Cert # 14)
3	Citibank, N.A. (FDIC Cert #7213)	Bridgewater Bank (FDIC Cert # 58210)
4	American Express National Bank (FDIC Cert #27471)	Truist Bank (FDIC Cert #9846)
5	M&T Bank Corporation (FDIC Cert # 588)	BankUnited, N.A. (FDIC Cert # 58979)
6	State Street Bank and Trust Co (FDIC Cert # 14)	Israel Discount Bank of NY (FDIC Cert # 19977)
7	HSBC Bank USA, N.A. (FDIC Cert #57890)	Citibank, N.A. (FDIC Cert #7213)
8	Israel Discount Bank of NY (FDIC Cert # 19977)	UMB Bank, N.A. (FDIC Cert #8273)
9	BankUnited, N.A. (FDIC Cert # 58979)	Bank of Hope (FDIC Cert # 26610)
10	Bridgewater Bank (FDIC Cert # 58210)	TriState Capital Bank (FDIC Cert # 58457)
11	Bank of Hope (FDIC Cert # 26610)	EagleBank (FDIC Cert # 34742)
12	UMB Bank, N.A. (FDIC Cert #8273)	Simmons Bank (FDIC Cert # 3890)
13	EagleBank (FDIC Cert # 34742)	Associated Bank, N.A. (FDIC Cert #5296)
14	Sandy Spring Bank (FDIC Cert # 4865)	Enterprise Bank & Trust (FDIC Cert # 27237)
15	Bank Hapoalim, B.M. (FDIC Cert # 33686)	SMBC MANUBANK (FDIC Cert # 18618)
16	Synovus Bank (FDIC Cert # 873)	Umpqua Bank (FDIC Cert # 17266)
17	Bank of Baroda (FDIC Cert #33681)	Sandy Spring Bank (FDIC Cert # 4865)
18	Union Bank & Trust (FDIC Cert #13421)	Union Bank & Trust (FDIC Cert #13421)
19	Umpqua Bank (FDIC Cert # 17266)	First Internet Bank of Indiana (FDIC Cert #34607)
20	TriState Capital Bank (FDIC Cert # 58457)	Bank of Baroda (FDIC Cert #33681)
21	Enterprise Bank & Trust (FDIC Cert # 27237)	East West Bank (FDIC Cert # 31628)
22	First Internet Bank of Indiana (FDIC Cert #34607)	Bremer Bank, N.A. (FDIC Cert # 12923)
23	Associated Bank, N.A. (FDIC Cert #5296)	Bank Hapoalim, B.M. (FDIC Cert # 33686)
24	SMBC MANUBANK (FDIC Cert # 18618)	Synovus Bank (FDIC Cert # 873)
25	Simmons Bank (FDIC Cert # 3890)	HSBC Bank USA, N.A. (FDIC Cert #57890)
26	East West Bank (FDIC Cert # 31628)	
27	Bremer Bank, N.A. (FDIC Cert # 12923)	
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)	(Primary) City National Bank (FDIC Cert #17281)
3		
(Primary)	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 Capital Markets, LLC., which is not an FDIC-insured depository institution. More information regarding FDIC insurance is available at 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 will be 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”).

Deposit Accounts will earn the interest rate segment determined by the total Program balance in your Account. Interest rates/ Annual Percentage Yield (“APY”) are subject to change without notice.

The RBC Insured Deposits Terms and Conditions and Program Rates and segments are available at www.rbcclearingandcustody.com/rbc-insured-deposits. For more information see our "Cash Sweep Program Overview" on our public website at www.rbcclearingandcustody.com/disclosures.