

Effect of Merger or Acquisition Involving a Program Bank

If the amounts held for your benefit in a particular Program Bank's Deposit Account or other deposits at such Program Bank are assumed by another depository institution that acquires the Program Bank through a merger or consolidation, those deposits will continue to be insured separately from any deposits that you might already have with the acquiring institution until: (1) the maturity date for time deposits such as CDs or (2) six months after the date of the acquisition for other deposits. After that, the assumed deposits will be aggregated with existing balances you hold at the acquiring institution in the same capacity. Any Deposit Account set up at the acquiring institution after the acquisition will be aggregated from the date it is opened.

List of Program Banks

The Program Banks as of September 28, 2016 are as follows:

Androscoggin Bank	Lewiston, ME
Associated Bank	Green Bay, WI
Barclays Bank Delaware	Wilmington, DE
Branch Bank & Trust	Lumberton, NC
CIT Bank	Salt Lake City, UT
Citibank N.A.	Sioux Falls, SD
RBS Citizens Bank	Providence, RI
RBS Citizens Bank of PA	Philadelphia, PA
Comenity Capital Bank	Salt Lake City, UT
Compass Bank	Birmingham, AL
Deutsche Bank Trust Company Americas	New York, NY
East West Bank	Pasadena, CA
First Niagara Bank	Lockport, NY
Flushing Savings Bank	Lake Success, NY
Glacier Bank	Kalispell, MT
Huntington National Bank	Columbus, OH
Israel Discount Bank	New York, NY
New York Community Bank	Westbury, NY
Plains Capital Bank	Dallas, TX
Simmons Bank	Pine Bluff, AR
Sonabank	Warrenton, VA
Southwest Bank	Fort Worth, TX
Texas Capital Bank	Richardson, TX
Tristate Capital	Pittsburgh, PA
Umpqua Bank	Portland, OR

You may obtain a current list of Program Banks by accessing the information at http://deutschewealth.com/americas/en/us_important_information.html and clicking on "Cash Sweep Options" and reviewing this section or by contacting your Relationship Manager.