## 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:

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|---|---|
| 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.