## REVIEW AND RETAIN ATTENTION: INSURED SAVINGS ACCOUNT ("ISA®") PROGRAM PARTICIPANTS

Effective on or before Feb. 10, 2016 ("Effective Date"), we are making important changes to the Priority Lists of depository institutions participating in the Insured Savings Account ("ISA®") program. This notice describes the changes we are making to the Priority Lists and includes a list of all depository institutions participating in the ISA program as of the Effective Date, as well as an updated Priority List for each ISA region.

## Change in the sequence of depository institutions on the Priority Lists

As of the Effective Date, the sequence of depository institutions on the Priority Lists for all ISA regions will change. Beginning on the Effective Date, your funds will be deposited at participating depository institutions in a different order than the order in which your funds are currently deposited. This change in the sequence of participating depository institutions will not impact your existing ISA program deposits. Funds currently on deposit at participating depository institutions will not be reallocated based on the new sequence, but future deposits will be made in accordance with the new sequence. Your funds at participating depository institutions will continue to earn interest without interruption. Withdrawals will continue to be made in reverse priority order from the depository institutions on the updated Priority List for your ISA region, beginning with the last depository institution on the updated Priority List for your have deposits.

The Priority Lists on the following pages reflect the new sequence of depository institutions. You should review the updated Priority List for your ISA region carefully. If you wish to designate any of the depository institutions on the updated Priority List as ineligible to receive your funds, please contact your financial advisor.

The following depository institutions are currently participating in the ISA program. At any given time, however, some may not be accepting new deposits.

Name of bank or	ISA	Name of bank or	ISA
savings association	abbreviation	savings association	abbreviation
Associated Bank, National Association Green Bay, Wisconsin	Associated	Fifth Third Bank Cincinnati, Ohio	FifthThird
Banco Popular de Puerto Rico Hayto Rey, Puerto Rico	Popular	First National Bank of Omaha Omaha, Nebraska	FNBOmaha
Banco Santander Puerto Rico San Juan, Puerto Rico	SantanPR	FirstBank of Puerto Rico Santurce, Puerto Rico	FirstBank
Bank of America, National Association Charlotte, North Carolina	BANA	FirstMerit Bank, National Association Akron, Ohio	FirstMerit
Bank of America California, NA San Francisco, California	BANACA	The Huntington National Bank Columbus, Ohio	Huntington
Bank of Baroda New York, New York	Baroda	<b>Manufacturers and Traders Trust Company</b> Buffalo, New York	M&T
Bank of China New York, New York	BChina	Marlin Business Bank Salt Lake City, Utah	Marlin
Bank of East Asia New York, New York	BEA	<b>Merrick Bank</b> South Jordan, Utah	Merrick
Blue Hills Bank Boston, Massachusetts	Bluehills	<b>Mizuho Bank (USA)</b> New York, New York	Mizuho
BMW Bank of North America Salt Lake City, Utah	BMW	<b>New York Community Bank</b> Westbury, New York	NYCB
Bofl Federal Bank (formerly Bank of Internet USA) San Diego, California	BoflFed	<b>Oriental Bank</b> San Juan, Puerto Rico	Oriental
Branch Banking and Trust Company Winston-Salem, North Carolina	Branch	People's United Bank, National Association Bridgeport, Connecticut	Peoples
Capital One, National Association McLean, Virginia	CapOneNA	The PrivateBank and Trust Company Chicago, Illinois	PrivateBk
Capital One Bank (USA), National Association Glen Allen, Virginia	CapOne	Sallie Mae Bank Murray, Utah	SallieMae
CIT Bank Salt Lake City, Utah	CITBank	Santander Bank, N.A. Wyomissing, Pennsylvania	SantanNA
Citizens Bank, National Association Providence, Rhode Island	CtznBankNA	State Bank of India New York, New York	SBIndia
Citizens Bank of Pennsylvania Philadelphia, Pennsylvania	CitizenPA	Stearns Bank National Association St. Cloud, Minnesota	Stearns
City National Bank Beverly Hills, California	CityNB	Synovus Bank (formerly Columbus B&T) Columbus, Georgia	Synovus
City National Bank of Florida Miami, Florida	CityNatFL	Transportation Alliance Bank, Inc. Ogden, Utah	TrAlliance
Compass Bank Birmingham, Alabama	Compass	Trustmark National Bank Jackson, Mississippi	Trustmark
Customers Bank Phoenixville, Pennsylvania	Customers	<b>WEX Bank</b> Salt Lake City, Utah	WEX
<b>Discover Bank</b> Greenwood, Delaware	Discover	Wilmington Savings Fund Society, FSB Wilmington, Delaware	WilmSaving

## Priority Lists: Automated transfer sequence for deposit insurance purposes (effective Feb. 10, 2016)

			1	1		`	
AL NO SO GA	AK, ID, MT, OR, WA, WY	AZ, CO, NV,	AD IA MS	NORTHERN CALIFORNIA	SOUTHERN CALIFORNIA,	CT, ME, MA,	DE, MD, VA,
AL, NC, SC, GA		NM, UT	AR, LA, MS		GUAM, HI	NH, RI, VT	DC, WV
BChina	FirstBank	Huntington	BANACA	Mizuho	BChina	BChina	SantanNA
BANA	BChina BANA	BANA FifthThird	BEA	BMW	Huntington	CapOne	Baroda
Compass		Baroda	Baroda	SantanNA	SantanNA	Huntington Branch	Mizuho
CapOne Branch	Peoples		BMW	BANA	Mizuho		Compass
Branch BEA	CapOneNA	FirstMerit	BANA	Popular	BANA	SantanNA	SBIndia
	FifthThird	SantanNA BChina	SBIndia	Baroda	CapOne BEA	Compass CITBank	CapOne BChina
Mizuho	Huntington SantanNA		CapOne	PrivateBk			
SantanNA		Branch	BChina	BChina	Baroda	SBIndia	Branch
CITBank	CapOne	Compass	Branch	Huntington	Customers	Customers	CitizenPA
FirstBank	Branch	CapOneNA	Compass	CapOne	SallieMae	SallieMae	BANA
Huntington	Mizuho	FirstBank	CITBank	SallieMae	SBIndia	Marlin	CITBank
SallieMae	Compass	Synovus	NYCB	SBIndia	Compass	Mizuho	Huntington
SBIndia	CITBank	Mizuho	Peoples	CtznBankNA	CITBank	Peoples	SallieMae
Peoples	SallieMae	SallieMae	SallieMae	FirstMerit	Popular	CapOneNA	CapOneNA
CapOneNA	CitizenPA	CITBank	CitizenPA	Peoples	PrivateBk	FifthThird	FifthThird
CitizenPA	Baroda	Peoples	FifthThird	FirstBank	Peoples	CitizenPA	Peoples
FifthThird	SBIndia	CitizenPA	FirstBank	Branch	Branch	WilmSaving	FirstBank
FirstMerit	Popular	SBIndia	SantanNA	Compass	CitizenPA	FirstBank	BMW
Popular	FNBOmaha	BEA	Mizuho	CITBank	BMW	BEA	BEA
Baroda	BMW	CapOne	CapOneNA	Customers	Synovus	Popular	BANACA
BMW	BANACA	BANACA	Customers	CitizenPA	CapOneNA	BANACA	PrivateBk
BANACA	PrivateBk	Popular	Popular	WilmSaving	CityNatFL	BMW	CtznBankNA
Customers	Customers	BMW	PrivateBk	CapOneNA	FirstMerit	BANA	FNBOmaha
PrivateBk	BEA	PrivateBk	WilmSaving	FifthThird	FifthThird	Bluehills	Customers
CityNatFL	CityNatFL	Customers	CityNatFL	BEA	FirstBank	FNBOmaha	CityNatFL
Synovus	WilmSaving	CityNatFL	FNBOmaha	BANACA	NYCB	PrivateBk	Popular
WilmSaving	FirstMerit	WEX	Synovus	FNBOmaha	BANACA	FirstMerit	WilmSaving
FNBOmaha	Synovus	WilmSaving	Oriental	CityNatFL	FNBOmaha	Baroda	FirstMerit
Oriental	SantanPR	FNBOmaha	FirstMerit	Marlin	WilmSaving	CityNatFL	Synovus
SantanPR	Associated	Oriental	CtznBankNA	Synovus	CtznBankNA	Synovus	WEX
CtznBankNA	CtznBankNA	SantanPR	SantanPR	Oriental	Associated	Associated	Oriental
NYCB	Oriental	CtznBankNA	Huntington	SantanPR	Bluehills	Oriental	Associated
WEX	NYCB	Associated	Associated	Associated	WEX	SantanPR	SantanPR
Bluehills	WEX	NYCB	Marlin	NYCB	Oriental	CtznBankNA	NYCB
Associated	Bluehills	Discover	WEX	WEX	SantanPR	NYCB	Bluehills
Discover	Discover	Marlin	Discover	Discover	Discover	WEX	Discover
Marlin	Marlin	Bluehills	Bluehills	Bluehills	Marlin	Discover	Marlin
Stearns	Stearns	M&T	Merrick	Merrick	Stearns	Stearns	Merrick
Merrick	Merrick	Stearns	M&T	M&T	Merrick	Merrick	M&T
M&T	M&T	Merrick	Stearns	Stearns	M&T	M&T	Stearns
CityNB	CityNB	CityNB	CityNB	CityNB	CityNB	CityNB	CityNB
Trustmark	BoflFed	BoflFed	BoflFed	BoflFed	BoflFed	BoflFed	Trustmark
BoflFed	Trustmark	Trustmark	Trustmark	Trustmark	Trustmark	Trustmark	BoflFed
TrAlliance	TrAlliance	TrAlliance	TrAlliance	TrAlliance	TrAlliance	TrAlliance	TrAlliance

NORTH, CENTRAL, SW FLORIDA,	SOUTHEAST		INDIANA,	IA, MN, NE,	KY, KS, MO,	NEW ITTE	METRO
VI, PR	FLORIDA	ILLINOIS	MICHIGAN	ND, SD, WI	OK, TN	NEW JERSEY	NEW YORK
Branch	BChina	BANA	BANA	BMW	BMW	CapOne	BChina
BChina	BANA	CITBank	BChina	BANA	BANA	BANA	Huntington
BEA	Compass	FirstMerit	CapOne	Huntington	CapOne	BEA	Mizuho
Huntington	CITBank	CitizenPA	SallieMae	SallieMae	Branch	BChina	CitizenPA
BMW	SallieMae	SallieMae	SBIndia	SBIndia	Compass	SantanNA	SantanNA
Compass	FirstBank	SBIndia	Branch	Customers	Baroda	Mizuho	BANA
CITBank	Peoples	CapOne	Compass	FirstBank	CitizenPA	SallieMae	BMW
Mizuho	SBIndia	BChina	CITBank	CityNatFL	CITBank	SBIndia	Compass
SallieMae	Huntington	Branch	Huntington	Branch	Huntington	Baroda	FirstMerit
SBIndia	Bluehills	Compass	Customers	Compass	SallieMae	CitizenPA	CITBank
CapOne	Branch	FirstBank	Popular	Marlin	SBIndia	Huntington	SallieMae
FNBOmaha	CapOne	Mizuho	Peoples	CitizenPA	CapOneNA	FirstMerit	Peoples
CapOneNA	FifthThird	SantanNA	CitizenPA	CITBank	Peoples	Compass	SBIndia
Peoples	CitizenPA	Peoples	WilmSaving	Baroda	CtznBankNA	CITBank	Branch
FifthThird	Mizuho	CapOneNA	CapOneNA	BChina	WilmSaving	CapOneNA	FifthThird
FirstBank	SantanNA	Baroda	Mizuho	Peoples	FifthThird	Branch	BEA
CitizenPA	CapOneNA	BMW	FifthThird	Mizuho	Customers	Peoples	NYCB
CtznBankNA	BMW	FifthThird	FirstBank	SantanNA	Mizuho	FifthThird	FirstBank
WilmSaving	FirstMerit	PrivateBk	Baroda	CapOneNA	BChina	WEX	Synovus
Associated	Synovus	Synovus	SantanNA	FifthThird	FirstBank	Associated	CapOneNA
SantanNA	Associated	Huntington	PrivateBk	Synovus	SantanNA	FirstBank	PrivateBk
Baroda	BANACA	Popular	BANACA	BANACA	Popular	BANACA	Baroda
Popular	PrivateBk	BEA	BMW	Popular	BEA	Customers	CapOne
BANA	BEA	WilmSaving	BEA	BEA	BANACA	PrivateBk	BANACA
BANACA	Popular	Customers	FNBOmaha	PrivateBk	PrivateBk	BMW	Customers
PrivateBk	WilmSaving	FNBOmaha	CityNatFL	FNBOmaha	CityNatFL	CityNatFL	Bluehills
Oriental	FNBOmaha	CityNatFL	Synovus	CapOne	Synovus	Synovus	WilmSaving
FirstMerit	Customers	SantanPR	NYCB	WilmSaving	WEX	Popular	CityNatFL
CityNatFL	CityNatFL	CtznBankNA	FirstMerit	FirstMerit	FNBOmaha	FNBOmaha	FNBOmaha
Synovus	Oriental	BANACA	Oriental	SantanPR	Oriental	WilmSaving	Associated
Customers	CtznBankNA	Oriental	SantanPR	Oriental	FirstMerit	Oriental	Oriental
SantanPR	Baroda	Marlin	CtznBankNA	CtznBankNA	SantanPR	CtznBankNA	SantanPR
Bluehills	SantanPR	Associated	Associated	Associated	NYCB	SantanPR	Popular
NEX	Discover	NYCB	WEX	NYCB	Discover	NYCB	CtznBankNA
Discover	Marlin	WEX	Discover	WEX	Associated	Discover	Discover
Marlin	NYCB	Bluehills	Marlin	Discover	Marlin	Marlin	Marlin
NYCB	WEX	Discover	Bluehills	Bluehills	Bluehills	Bluehills	WEX
Stearns	M&T	M&T	Merrick	Stearns	Stearns	Merrick	M&T
M&T	Stearns	Merrick	M&T	Merrick	Merrick	Stearns	Merrick
Merrick	Merrick	Stearns	Stearns	M&T	M&T	M&T	Stearns
CityNB	CityNB	CityNB	CityNB	CityNB	CityNB	CityNB	CityNB
Trustmark	Trustmark	Trustmark	BoflFed	Trustmark	BoflFed	BoflFed	Trustmark
BoflFed	BoflFed	BoflFed	Trustmark	BoflFed	Trustmark	Trustmark	BoflFed
	20 00	20111 00	Haddilain	Dom ou	Haddilain	Haddilain	20.11 Cu

UPSTATE NY, LONG ISLAND	ОНІО	PENNSYLVANIA	SOUTHEASTERN TEXAS	NE, WESTERN & CENTRAL TEXAS	U.S. DOMESTIC INTERNATIONAL
BChina	BANACA	BANA	Huntington	BANA	BANA
CapOne	FirstMerit	BChina	FifthThird	SantanNA	CapOne
CapOneNA	Huntington	CITBank	BANA	Mizuho	Baroda
Branch	BANA	Huntington	FirstBank	BChina	Branch
FirstMerit	SallieMae	BEA	CitizenPA	CapOneNA	Compass
CitizenPA	BChina	SallieMae	SantanNA	Peoples	CITBank
Compass	SBIndia	SBIndia	BChina	FifthThird	SallieMae
CITBank	CapOne	CapOne	CapOneNA	FirstBank	Huntington
Huntington	CitizenPA	CitizenPA	Compass	Huntington	SBIndia
SallieMae	Branch	Branch	CapOne	CapOne	CapOneNA
SBIndia	Compass	Compass	Peoples	Associated	Peoples
BANA	CITBank	FirstBank	WilmSaving	FirstMerit	FifthThird
FifthThird	CapOneNA	Synovus	BEA	SallieMae	CitizenPA
Associated	FifthThird	SantanNA	Popular	SBIndia	FirstMerit
Peoples	FirstBank	Peoples	CITBank	CitizenPA	Popular
Mizuho	Mizuho	CapOneNA	SBIndia	Branch	Mizuho
Baroda	Marlin	FirstMerit	SallieMae	Compass	FirstBank
FirstBank	Customers	Baroda	Marlin	CITBank	WilmSaving
SantanNA	Baroda	Mizuho	Baroda	Baroda	SantanNA
Popular	Peoples	BMW	Mizuho	Popular	BMW
BMW	BEA	FifthThird	Branch	BEA	PrivateBk
CtznBankNA	SantanNA	PrivateBk	BANACA	BANACA	BANACA
PrivateBk	Popular	Associated	CtznBankNA	WilmSaving	BEA
BEA	BMW	Customers	BMW	Customers	Customers
WilmSaving	CityNatFL	Popular	FNBOmaha	PrivateBk	FNBOmaha
Customers	PrivateBk	WilmSaving	PrivateBk	CityNatFL	Synovus
CityNatFL	FNBOmaha	Bluehills	Customers	FNBOmaha	Associated
WEX	WilmSaving	CityNatFL	FirstMerit	Synovus	CityNatFL
Synovus	Synovus	FNBOmaha	CityNatFL	BMW	Oriental
FNBOmaha	CtznBankNA	BANACA	Synovus	CtznBankNA	SantanPR
BANACA	Oriental	SantanPR	Oriental	Oriental	CtznBankNA
Oriental	Associated	Oriental	SantanPR	SantanPR	WEX
SantanPR	SantanPR	Marlin	Discover	NYCB	Bluehills
Discover	NYCB	CtznBankNA	Associated	WEX	Marlin
Marlin	WEX	NYCB	NYCB	Discover	NYCB
NYCB	Discover	WEX	WEX	Bluehills	Discover
Bluehills	Bluehills	Discover	Bluehills	Marlin	Stearns
Stearns	Merrick	Stearns	M&T	Stearns	M&T
M&T	M&T	M&T	Merrick	Merrick	Merrick
Merrick	Stearns	Merrick	Stearns	M&T	CityNB
CityNB	CityNB	CityNB	CityNB	CityNB	BoflFed
Trustmark	Trustmark	Trustmark	BoflFed	Trustmark	Trustmark
BoflFed	BoflFed	BoflFed	Trustmark	BoflFed	TrAlliance
TrAlliance	TrAlliance	TrAlliance	TrAlliance	TrAlliance	
Translice	TAIIIIIII	ITAIIIGIICC	HAIIIGHUU	HAIIIGHUU	

Note: **Metropolitan New York** region includes all Merrill Lynch offices in the five boroughs (Queens, Manhattan, Bronx, Brooklyn and Staten Island). **Northern California** region includes all Merrill Lynch offices located north of San Bernardino, Kern and San Luis Obispo counties.

Southeastern Texas region includes all Merrill Lynch offices located in the following counties: Angelina, Brazoria, Cameron, Collin, Fort Bend, Galveston, Harris, Hidalgo, Jefferson, Montgomery and Nueces.

Southeast Florida region includes all Merrill Lynch offices located in Miami-Dade, Broward, Palm Beach and Martin counties.

**U.S. Domestic International** region includes Merrill Lynch International offices located in New York, Pasadena, San Diego and Miami-Dade counties. While Bank of America, National Association (Member FDIC), and Bank of America California, NA (Member FDIC), are Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S")-affiliated depository institutions, deposits at those institutions are obligations of those institutions only and are not guaranteed by or obligations of Bank of America Corporation, or any other subsidiary thereof, including MLPF&S.



Merrill Lynch is the marketing name for Merrill Lynch and Merrill Edge®, which are made available through Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S").

Merrill Edge is available through MLPF&S, and consists of the Merrill Edge Advisory Center™ (investment guidance) and self-directed online investing. Merrill Lynch Wealth Management makes available products and services offered by MLPF&S and other subsidiaries of Bank of America Corporation ("BofA Corp.").

Trust and fiduciary services are provided by U.S. Trust, a division of Bank of America, N.A., Member FDIC and a wholly owned subsidiary of BofA Corp. Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BofA Corp.

ISA is an FDIC-insured deposit product offered through MLPF&S comprising linked money market deposit accounts at participating depository institutions, which include wholly owned BofA Corp. banks and non-Bank of America owned banks.

Please note, however, that investment products, including securities, sold through MLPF&S:

Are Not FDIC Insured Are Not Bank Guaranteed May Lose Value

MLPF&S is a registered broker-dealer, registered investment adviser, Member SIPC and a wholly owned subsidiary of BofA Corp.

Merrill Lynch Wealth Management makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of BofA Corp.

© 2015 Bank of America Corporation. All rights reserved.