ATTENTION: INSURED SAVINGS ACCOUNT ("ISA®") PROGRAM PARTICIPANTS

Effective on or before April 13, 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 and includes 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 last region in which you 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	Manufacturers and Traders Trust Company 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	Merrick Bank South Jordan, Utah	Merrick
Blue Hills Bank Boston, Massachusetts	Bluehills	Mizuho Bank (USA) New York, New York	Mizuho
BMW Bank of North America Salt Lake City, Utah	BMW	New York Community Bank Westbury, New York	NYCB
Bofl Federal Bank (formerly Bank of Internet USA) San Diego, California	BoflFed	Oriental Bank 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	WEX Bank Salt Lake City, Utah	WEX
Discover Bank Greenwood, Delaware	Discover	Wilmington Savings Fund Society, FSB Wilmington, Delaware	WilmSaving

Priority Lists: Automated transfer sequence for deposit insurance purposes (effective April 13, 2016)

	AK, ID, MT,	AZ, CO, NV,	-	NORTHERN	SOUTHERN CALIFORNIA,	CT, ME, MA,	DE, MD, VA,
AL, NC, SC, GA	OR, WA, WY	NM, UT	AR, LA, MS	CALIFORNIA	GUAM, HI	NH, RI, VT	DC, WV
BChina BANA	FirstBank BChina	Huntington BANA	BANACA FifthThird	Mizuho BMW	BChina	BChina	SantanNA Baroda
		BEA			Huntington	CapOne Huntington	
Compass	BANA		Baroda	SantanNA	SantanNA	O	Mizuho
CapOne Propoh	Peoples	Baroda	BMW	Popular	Mizuho	Branch	Compass
Branch	CapOneNA	FirstMerit	BANA	Baroda	BANA	SantanNA	SBIndia
CapOneNA	BEA	SantanNA	SBIndia	PrivateBk	CapOne FifthThird	Compass CITBank	CapOne BChina
Mizuho	Huntington	BChina	CapOne	BANA			
SantanNA	SantanNA	Branch	CityNatFL	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	Popular	Huntington
SBIndia	CITBank	Mizuho	Peoples	CtznBankNA	CITBank	Peoples	SallieMae
Peoples	SallieMae	SallieMae	SallieMae	FirstMerit	Popular	CapOneNA	CapOneNA
FifthThird	CitizenPA	CITBank	CitizenPA	Peoples	PrivateBk	BEA	BEA
CitizenPA	Baroda	Peoples	BEA	FirstBank	Peoples	CitizenPA	Peoples
BEA	SBIndia	CitizenPA	FirstBank	Branch	Branch	WilmSaving	FirstBank
FirstMerit	Popular	SBIndia	SantanNA	Compass	CitizenPA	FirstBank	BMW
Popular	FNBOmaha	FifthThird	Mizuho	CITBank	BMW	CityNatFL	CityNatFL
Baroda	BMW	CapOne	CapOneNA	Customers	Synovus	Mizuho	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	FifthThird	PrivateBk	WilmSaving	BEA	BEA	Bluehills	Customers
CityNatFL	CityNatFL	Customers	BChina	FifthThird	FirstBank	FNB0maha	FifthThird
Synovus	WilmSaving	CityNatFL	FNBOmaha	BANACA	NYCB	PrivateBk	Popular
WilmSaving	FirstMerit	WEX	Synovus	FNBOmaha	BANACA	FirstMerit	WilmSaving
FNBOmaha	Synovus	WilmSaving	Oriental	CityNatFL	FNB0maha	Baroda	FirstMerit
Oriental	SantanPR	FNBOmaha	FirstMerit	Marlin	WilmSaving	FifthThird	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
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BoflFed	Trustmark	Trustmark	Trustmark	Trustmark	Trustmark	Trustmark	BoflFed

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CENTRAL, SW FLORIDA,	SOUTHEAST		INDIANA,	IA MNI NE	KA KE MO		METRO	
VI, PR	FLORIDA	ILLINOIS	MICHIGAN	IA, MN, NE, ND, SD, WI	KY, KS, MO, OK, TN	NEW JERSEY	NEW YORK	
Branch	BChina	BANA	BANA	BMW	BMW	CapOne	BANA	
BChina	BANA	CITBank	BChina	BANA	BANA	BANA	BChina	
PrivateBk	Compass	FirstMerit	CapOne	Huntington	CapOne	PrivateBk	Huntington	
Huntington	CITBank	CitizenPA	SallieMae	SallieMae	Branch	BChina	Mizuho	
BMW	SallieMae	SallieMae	SBIndia	SBIndia	Compass	SantanNA	CitizenPA	
Compass	FirstBank	SBIndia	Branch	Customers	Baroda	Mizuho	SantanNA	
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	Popular	Peoples	CitizenPA	CapOneNA	FirstMerit	Peoples	
CapOneNA	BEA	SantanNA	CitizenPA	CITBank	Peoples	Compass	SBIndia	
Peoples	CitizenPA	Peoples	WilmSaving	Baroda	CtznBankNA	CITBank	Branch	
BEA	Mizuho	CapOneNA	CapOneNA	BChina	WilmSaving	CapOneNA	BEA	
FirstBank	SantanNA	Baroda	Mizuho	Peoples	BEA	Branch	CapOneNA	
CitizenPA	CapOneNA	BMW	BEA	Mizuho	Customers	Peoples	NYCB	
CtznBankNA	BMW	BEA	FirstBank	SantanNA	Mizuho	BEA	FirstBank	
WilmSaving	FirstMerit	PrivateBk	Baroda	CapOneNA	BChina	WEX	Synovus	
Associated	Synovus	Synovus	SantanNA	BEA	FirstBank	Associated	FifthThird	
SantanNA	Associated	Huntington	PrivateBk	Synovus	SantanNA	FirstBank	PrivateBk	
Baroda	Customers	Mizuho	BANACA	BANACA	Popular	Customers	Baroda	
Popular	PrivateBk	FifthThird	BMW	Popular	FifthThird	BANACA	CapOne	
BANA	FifthThird	WilmSaving	FifthThird	FifthThird	BANACA	FifthThird	Customers	
BANACA	Popular	Customers	FNBOmaha	PrivateBk	PrivateBk	BMW	BANACA	
FifthThird	WilmSaving	FNBOmaha	CityNatFL	FNBOmaha	CityNatFL	CityNatFL	Bluehills	
Oriental	FNBOmaha	CityNatFL	Synovus	CapOne	Synovus	Synovus	WilmSaving	
FirstMerit	BANACA	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	
WEX	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	
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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.

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Are Not FDIC Insured Are Not Bank Guaranteed May Lose Value

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