

## ATTENTION: INSURED SAVINGS ACCOUNT (“ISA<sup>®</sup>”) PROGRAM PARTICIPANTS

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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<sup>®</sup>”) 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 ISA 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.

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





UPSTATE NY, LONG ISLAND	OHIO	PENNSYLVANIA	SOUTHEASTERN TEXAS	NE, WESTERN & CENTRAL TEXAS	U.S. DOMESTIC INTERNATIONAL
BChina	BANACA	BANA	Huntington	BANA	BANA
CapOne	FirstMerit	BChina	BANA	SantanNA	CapOne
CapOneNA	Huntington	CITBank	BEA	Mizuho	Baroda
Branch	BANA	Huntington	FirstBank	BChina	Branch
FirstMerit	SallieMae	FifthThird	CitizenPA	CapOneNA	Compass
CitizenPA	BChina	SallieMae	SantanNA	Peoples	CITBank
Compass	SBIndia	SBIndia	BChina	BEA	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	BEA
BEA	CapOneNA	Synovus	FifthThird	SallieMae	CitizenPA
Associated	BEA	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	FifthThird	BEA	Branch	FifthThird	PrivateBk
CtznBankNA	SantanNA	PrivateBk	BANACA	BANACA	BANACA
PrivateBk	Popular	Associated	CtznBankNA	WilmSaving	FifthThird
FifthThird	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	BofIFed
Trustmark	Trustmark	Trustmark	BofIFed	Trustmark	Trustmark
BofIFed	BofIFed	BofIFed	Trustmark	BofIFed	TrAlliance
TrAlliance	TrAlliance	TrAlliance	TrAlliance	TrAlliance	

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