

The following list identifies the “Program Banks” that are a part of the TD Ameritrade FDIC Insured Deposit Account (IDA) program. Available cash will be deposited into one or more Program Banks up to \$247,500 per Program Bank, per depositor, per legal capacity, except for “the Excess Bank” which will receive deposits without limit, even if the amount in the IDA exceeds the FDIC insurance available to you. The “Excess Bank” is denoted below with an asterisk (*). Any deposits (including certificates of deposit) that you maintain in the same insurable capacity directly with a Program Bank, or through an intermediary (such as us or another broker), will be aggregated with deposits in your IDA at such Program Bank for purposes of determining your maximum FDIC insurance amount. You are responsible for monitoring the total amount of deposits that you maintain at the Program Banks in order to determine the extent of FDIC coverage available to you.

- TD Bank N.A. (“TD Bank”)
- *TD Bank USA N.A. (“TD Bank USA”)
- US Bank N.A. (“US Bank”)
- Citibank, N.A. (“Citibank”)
- Wells Fargo Bank, N.A. (“Wells Fargo”)
- Synchrony Bank (“Synchrony Bank”)
- Bank of America N.A. (“Bank of America”)
- Charles Schwab Bank, SSB (“Schwab Bank”) will receive deposits beginning on or after March 1, 2021
- Charles Schwab Premier Bank, SSB (“Schwab Premier Bank”) will receive deposits beginning on or after March 1, 2021
- Charles Schwab Trust Bank (“Schwab Trust Bank”) will receive deposits beginning on or after March 1, 2021

TD Ameritrade, Schwab Bank, Schwab Premier Bank, and Schwab Trust Bank are affiliated through their parent company. TD Ameritrade is not affiliated with any other Program Bank. TD Ameritrade, Inc., member FINRA/SIPC a subsidiary of The Charles Schwab Corporation. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and The Toronto-Dominion Bank.
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