

**Third Coast Bank Enhanced Deposit Protection Program
Participating Institution List
(as of Tuesday, October 10, 2023)**

New banks added within the last 30 days			FDIC #				FDIC #				FDIC #
Bank of Sun Prairie	Sun Prairie	WI	13565	Countybank	Greenwood	SC	9155	First Community Bank of the Ozarks	Branson	MO	33832
First Security Bank - West	Beulah	ND	10253	MVB Bank, Inc	Fairmont	WV	34603	TBK BANK, SSB	Dallas	TX	23498
New banks added within the last 31 and 60 days			FDIC #				FDIC #				FDIC #
Southwest National Bank	Wichita	KS	4801	Waukesha State Bank	Waukesha	WI	16160				
New banks added within the last 61 and 90 days			FDIC #				FDIC #				FDIC #
Androscoffin Savings Bank	Lewiston	ME	17751	CROSS RIVER BANK	FORT LEE	NJ	58410	First Foundation Bank	Irvine	CA	58647
KeyBank National Association	Cleveland	OH	17534	Rondout Savings Bank	Kingston	NY	15969	SSB Bank	Pittsburgh	PA	30431
Texas Bank and Trust Company	LONGVIEW	TX	17842	The Central Trust Bank	Jefferson City	MO	12633	West Bank	West Des Moines	IA	15614
All Receiving Banks			FDIC #				FDIC #				FDIC #
1ST SECURITY BANK OF WA	LYNWOOD	WA	57633	AMERANT BANK	CORAL GABLES	FL	22953	AMERICAN BANK & TRUST	WESSINGTON SPRINGS	SD	1117
AMERICAN BANK, N.A.	CORPUS CHRISTI	TX	20241	AMERICAN COMMERCE BANK	BREMEN	GA	57686	American Heritage National Bank	Long Prairie	MN	8843
AMERICAN NATIONAL BANK	OMAHA	NE	19300	AMERICAN NATIONAL BANK & TRUST	Wichita Falls	TX	22373	AMERICAN NATIONAL BANK OF MINNESOTA	Baxter	MN	26499
AMERICAN PLUS BANK, N.A.	ARCADIA	CA	58469	Androscoffin Savings Bank	Lewiston	ME	17751	ARCADIAN BANK	HARTLAND	MN	10561
Arvest Bank	Fayetteville	AR	8728	ASSOCIATED BANK N.A.	GREEN BAY	WI	5296	AUTO CLUB TRUST, FSB	DEARBORN	MI	35115
AXOS BANK	SAN DIEGO	CA	35546	BAC COMMUNITY BANK	STOCKTON	CA	19434	BANC OF CALIFORNIA	SANTA ANA	CA	35498
Bank of Baroda	New York	NY	33681	BANK OF CENTRAL FLORIDA	LAKELAND	FL	58479	BANK OF HOPE	LOS ANGELES	CA	28610
BANK OF MARIN	NOVATO	CA	32779	BANK OF NEW ENGLAND	SALEM	NH	24540	BANK OF PRAIRIE VILLAGE	PRAIRIE VILLAGE	KS	17671
Bank of Sun Prairie	Sun Prairie	WI	13565	BANK OF TAMPA	TAMPA	FL	21031	BANK OZK	LITTLE ROCK	AR	110
BANK RHODE ISLAND	PROVIDENCE	RI	34147	BANK STAR	PACIFIC	MO	21897	BANKIOWA OF CEDAR RAPIDS	CEDAR RAPIDS	IA	17282
BARRINGTON BANK & TRUST CO.	BARRINGTON	IL	34395	BARWICK BANKING COMPANY	BARWICK	GA	22205	BEAL BANK	PLANO	TX	32574
BEAL BANK USA	LAS VEGAS	NV	57833	BELL BANK	FARGO	ND	19581	BEVERLY BANK & TRUST CO.	CHICAGO	IL	57701
BLUFF VIEW BANK	GALESVILLE	WI	8693	BOK FINANCIAL	TULSA	OK	4214	BRAVERA BANK	DICKINSON	ND	22559
BROOKLINE BANK	BROOKLINE	MA	17798	BUSEY BANK	CHAMPAIGN	IL	16450	CALIFORNIA BANK OF COMMERCE	WALNUT CREEK	CA	58583
CATHAY BANK	LOS ANGELES	CA	18503	CCB COMMUNITY BANK	ANDALUSIA	AL	16595	CEDAR RAPIDS STATE BANK	CEDAR RAPIDS	NE	18820
CENTENNIAL BANK	CONWAY	AR	11241	CENTRAL BANK	TAMPA	FL	58377	CENTRAL BANK ILLINOIS	GENESE0	IL	11670
CENTREVILLE BANK	WEST WARWICK	RI	17764	CENTURY BANK & TRUST	COLDWATER	MI	5015	CHOICE FINANCIAL GROUP	Walhalla	ND	9423
CIBM BANK	CHAMPAIGN	IL	11729	CITIBANK N.A	SIOUX FALLS	SD	7213	CITIZENS ALLIANCE BANK	CLARA CITY	MN	1402
CITIZENS BANK, N.A.	PROVIDENCE	RI	57957	Citizens First Bank	Clinton	IA	35477	CITIZENS STATE BANK	HUDSON	WI	6194
CITY BANK TEXAS	LUBBOCK	TX	25103	CITY NATIONAL BANK	LOS ANGELES	CA	17281	CITY NATIONAL BANK OF FL	MIAMI	FL	20234
CLAREMONT SAVINGS BANK	CLAREMONT	NH	18038	CLIMATE FIRST BANK	ST. PETERSBURG	FL	59257	CNB BANK	BERKELEY SPRINGS	WV	14507
CNB BANK	CLEARFIELD	PA	13876	Coffee County Bank	Manchester	TN	22090	Cogent Bank	Orlando	FL	34908
COMENITY BANK	WILMINGTON	DE	27499	COMENITY CAPITAL BANK	SALT LAKE CITY	UT	57570	COMERICA BANK	DALLAS	TX	983
COMMENCEMENT BANK	TACOMA	WA	58446	COMMERCEWEST BANK N.A.	IRVINE	CA	57176	Commercial Bank	Nelson	NE	12246
COMMUNITY BANK & TRUST	WACO	TX	17108	COMMUNITY NATIONAL BANK	MIDLAND	TX	24897	CONNECTONE BANK	ENGLEWOOD CLIFFS	NJ	57919
CONTINENTAL BANK	SALT LAKE CITY	UT	57571	CORNERSTONE COMMUNITY BANK	REDDING	CA	58411	County National Bank	Hillsdale	MI	14073
Countybank	Greenwood	SC	9155	CROSS RIVER BANK	FORT LEE	NJ	58410	CrossFirst Bank	Leawood	KS	58648
CRYSTAL LAKE BANK & TRUST	CRYSTAL LAKE	IL	34681	CUSB BANK	CRESCO	IA	18443	CUSTOMERS BANK	PHOENIXVILLE	PA	34444
DAKOTA WESTERN BANK	BOWMAN	ND	8637	DAYSRING BANK	GOTHENBURG	NE	13622	DEDHAM INST. OF SAVINGS	DEDHAM	MA	23620
DIME COMMUNITY BANK	HAUPPAUGE	NY	6976	DMB COMMUNITY BANK	DeForest	WI	14769	Dream First Bank, National Association	Syracuse	KS	4779
Dundee Bank	Omaha	NE	10643	EAGLEBANK	BETHESDA	MD	34742	EASTERN MICHIGAN BANK	CROSWELL	MI	982
ECLIPSE BANK	LOUISVILLE	KY	58049	EMPIRE STATE BANK	STATEN ISLAND	NY	57672	ENCORE BANK	LITTLE ROCK	AR	34562
ENDEAVOR BANK	SAN DIEGO	CA	59099	ENTERPRISE BANK AND TRUST (MO)	ST. LOUIS	MO	27237	ENTERPRISE BANK AND TRUST COMPANY	LOWELL	MA	27408
EPHRATA NATIONAL BANK	EPHRATA	PA	7493	FALCON NATIONAL BANK	FOLEY	MN	57603	Farmers & Merchants Bank	Milford	NE	16810
FARMERS & MERCHANTS STATE BANK	PLANKINTON	SD	501	FIELDPOINT PRIVATE BANK & TRUST	GREENWICH	CT	58741	FINEMARK NATIONAL BANK & TRUST	FORT MYERS	FL	58486
First Bank	Hamilton	NJ	58481	FIRST BANK & TR - BROOKINGS	BROOKINGS	SD	3973	FIRST BANK HAMPTON	HAMPTON	IA	4464
FIRST BUSINESS BANK	MADISON	WI	15229	FIRST CAROLINA BANK	ROCKY MOUNT	NC	35530	First Community Bank of the Ozarks	Branson	MO	33832
FIRST CREDIT BANK	WEST HOLLYWOOD	CA	24332	FIRST DAKOTA NATIONAL BANK	YANKTON	SD	4028	FIRST ELECTRONIC BANK	SALT LAKE CITY	UT	35533
FIRST FARMERS BANK & TRUST	Converse	IN	12839	FIRST FEDERAL BANK	LAKE CITY	FL	31313	FIRST FIDELITY BANK N.A.	OKLAHOMA CITY	OK	23473
First Financial Northwest Bank	Renton	WA	29058	First Foundation Bank	Irvine	CA	58647	FIRST GUARANTY BANK	Hammond	LA	14028
FIRST HORIZON BANK	MEMPHIS	TN	4977	FIRST INDEPENDENCE BANK	DETROIT	MI	20179	FIRST NATIONAL BANK OF HUTCHINSON	Hutchinson	KS	4697
FIRST NATIONAL COMMUNITY BANK	NEW RICHMOND	WI	5357	First Peoples Bank	Pine Mountain	GA	33010	FIRST PREMIER BANK	SIOUX FALLS	SD	6085
First Security Bank - Sleepy Eye	SLEEPY EYE	MN	5252	First Security Bank - West	Beulah	ND	10253	First Security Bank-Hendricks	HENDRICKS	MN	15767



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All Receiving Banks			FDIC #			FDIC #			FDIC #		
FIRST SERVICE BANK	GREENBRIER	AR	18519	First Sound Bank	Seattle	WA	57799	FIRST STATE BANK NEBRASKA	LINCOLN	NE	13868
FIRST STATE BANK, AR	RUSSELLVILLE	AR	13632	FIRST STATE COMMUNITY BANK	FARMINGTON	MO	17323	FIRST UNITED BANK & TRUST	OAKLAND	MD	4857
FIRST WESTERN BANK & TRUST	MINOT	ND	19123	FIRST WESTERN TRUST BANK	DENVER	CO	57607	FLORIDA CAPITAL BANK	JACKSONVILLE	FL	26323
FLUSHING BANK	UNIONDALE	NY	58564	FNB BANK, INC.	ROMNEY	WV	6794	FORBRIGHT BANK	CHEVY CHASE	MD	57614
FORESIGHT BANK	PLAINVIEW	MN	5229	FRANKLIN BANK & TRUST COMPANY	FRANKLIN	KY	17937	FRONTIER BANK	OMAHA	NE	15545
GEORGIA BANKING COMPANY	ATLANTA	GA	57071	German American State Bank	German Valley	IL	5749	GORHAM SAVINGS BANK	GORHAM	ME	17748
GRAND BANK	TULSA	OK	22065	GREAT MIDWEST BANK, STATE SAVINGS BANK	BROOKFIELD	WI	29657	GREEN BELT BANK & TRUST	IOWA FALLS	IA	26760
Green Dot Bank	PROVO	UT	22653	HATCH BANK	SAN MARCOS	CA	25803	HAWAII NATIONAL BANK	HONOLULU	HI	18296
HERITAGE BANK, MN	SPICER	MN	19254	Herring Bank	AMARILLO	TX	5568	HILLS BANK & TRUST COMPANY	CEDAR RAPIDS	IA	14650
HINSDALE BANK & TRUST COMPANY, N.A.	HINSDALE	IL	33849	HOMESTREET BANK	Seattle	WA	32489	HORICON BANK	HORICON	WI	11236
HSBC BANK USA, NATIONAL ASSOCIATION	MCLEAN	VA	57890	HUNTINGTON NATIONAL BANK	COLUMBUS	OH	6560	INBANK	RATON	NM	11492
INDEPENDENT BANK	MCKINNEY	TX	3076	INDUSTRIAL BANK	WASHINGTON	DC	14679	INTERNATIONAL BANK OF CHICAGO	CHICAGO	IL	33708
INVESTAR BANK, NATIONAL ASSOCIATION	BATON ROUGE	LA	58316	ION BANK	NAUGATUCK	CT	18198	ISRAEL DISCOUNT BANK OF NY	NEW YORK	NY	19977
KEARNY BANK	FAIRFIELD	NJ	28765	KeyBank National Association	Cleveland	OH	17534	KIRKWOOD BANK & TRUST	BISMARCK	ND	21928
KS STATEBANK	MANHATTAN	KS	19899	LAKE FOREST BANK & TRUST CO, N.A.	LAKE FOREST	IL	27589	LAKE RIDGE BANK	CROSS PLAINS	WI	15091
LAMAR BANK & TRUST CO.	LAMAR	MO	1964	LEA COUNTY STATE BANK	HOBBS	NM	12259	Legacy Bank & Trust	Mountain Grove	MO	22319
LIBERTY BANK	MIDDLETOWN	CT	17943	LIBERTY NATIONAL BANK	LAWTON	OK	11522	LIBERTYVILLE BANK & TRUST CO, N.A.	LIBERTYVILLE	IL	34073
LIVE OAK BANKING COMPANY	WILMINGTON	NC	58665	LOCAL BANK	HULBERT	OK	2327	LUTHER BURBANK SAVINGS	SANTA ROSA	CA	32178
M&T BANK	BUFFALO	NY	588	M.Y. SAFRA BANK, FSB	NEW YORK	NY	35154	MACHIAS SAVINGS BANK	MACHIAS	ME	19531
MAGYAR BANK	NEW BRUNSWICK	NJ	30704	MANUFACTURERS BANK	LOS ANGELES	CA	18618	MapleMark Bank	Dallas	TX	3182
MERIDIAN BANK	MALVERN	PA	57777	MERRICK BANK	S JORDAN	UT	34519	METROPOLITAN COMMERCIAL BANK	NEW YORK	NY	34699
Midland States Bank	Effingham	IL	1040	MIDWEST REGIONAL BANK	FESTUS	MO	8889	MINNESOTA NATIONAL BANK	SAUK CENTRE	MN	5249
MONTGOMERY BANK	SIKESTON	MO	8255	MOODY NATIONAL BANK	GALVESTON	TX	3210	MORGAN STANLEY BANK NA	SALT LAKE CITY	UT	32992
MORGAN STANLEY PVT BANK	PURCHASE	NY	34221	MVB Bank, Inc	Fairmont	WV	34603	NBKC BANK	LEAWOOD	KS	35014
NEXBANK SSB	DALLAS	TX	29209	NICOLET NATIONAL BANK	GREEN BAY	WI	57038	NORTH STATE BANK	RALEIGH	NC	35519
NORTHBROOK BANK & TRUST CO., N.A.	Northbrook	IL	57082	NORTHEAST BANK	PORTLAND	ME	19690	NORTHERN BANK & TRUST CO	WOBURN	MA	18266
NORTHERN INTERSTATE BANK	Norway	MI	13784	NORTHWEST BANK	BOISE	ID	58752	NORTHWEST BANK & TRUST CO.	DAVENPORT	IA	15830
Northwest Bank PA	Warren	PA	28178	NORTHWEST COMMUNITY BANK	Winstead,	CT	18229	OAKWOOD BANK	DALLAS	TX	10334
OLD PLANK TRAIL CMNY BANK	MOKENA	IL	58314	ONE AMERICAN BANK	CENTERVILLE	SD	6078	ORRSTOWN BANK	SHIPPENSBURG	PA	713
Osgood Bank	Osgood	OH	9137	PACIFIC NATIONAL BANK	MIAMI	FL	26299	PACIFIC WEST BANK	WEST LINN	OR	57872
PATHFINDER BANK	OSWEGO	NY	57497	PATHWARD, N.A	SIOUX FALLS	SD	30776	PCSB BANK	Brewster	NY	15995
PEAPACK GLADSTONE BANK	BEDMINSTER	NJ	11035	PENNIAN BANK	MIFFLINTOWN	PA	7613	PEOPLESBANK	HOLYOKE	MA	90213
PIERMONT BANK	NEW YORK	NY	59154	Pine River State Bank	PINE RIVER	MN	10194	PINNACLE BANK	LINCOLN	NE	10634
Platte Valley Bank	Scottsbluff	NE	34211	PONY EXPRESS BANK	BRAYMER	MO	4526	Preferred Bank	Los Angeles	CA	33539
PREMIER BANK	YOUNGSTOWN	OH	29845	PREMIER BANK - DUBUQUE IA	Dubuque	IA	34849	PREMIER BANK - ROCK VALLEY, IA	ROCK VALLEY	IA	34384
Providence Bank	Rocky Mount	NC	58239	Raccoon Valley Bank	Perry	IA	245	REDWOOD CAPITAL BANK	EUREKA	CA	57610
REGIONAL MISSOURI BANK	MARCELINE	MI	18385	RENASANT BANK	TUPELO	MS	12437	REPUBLIC BANK	PHILADELPHIA	PA	27332
Republic Bank of Arizona	PHOENIX	AZ	58271	REPUBLIC BANK OF CHICAGO	OAK BROOK	IL	19333	Rio Bank	McAllen	TX	25886
RIVER CITY BANK	SACRAMENTO	CA	18983	ROCKY MOUNTAIN BANK & TRUST	FLORENCE	CO	3019	Roundout Savings Bank	Kingston	NY	15969
SALLIE MAE BANK	SALT LAKE CITY	UT	58177	SANIBEL CAPTIVA COMMUNITY BANK	SANIBEL	FL	57425	SAUK VALLEY BANK & TRUST COMPANY	STERLING	IL	35131
SCALE BANK	EDINA	MN	20268	SCHAUMBURG BANK & TRUST CO	BLOOMINGDALE	IL	57103	SEACOAST NATIONAL BANK	STUART	FL	131
SECURITY BANK	TULSA	OK	4178	SECURITY BANK MIDWEST	TYNDALL	SD	485	SECURITY BANK USA	BEMIDJI	MN	1604
SECURITY STATE BANK	SUTHERLAND	IA	235	SECURITY STATE BANK OF OKLAHOMA	WEWOKA	OK	8980	SECURITY STATE BANK WA	CENTRALIA	WA	13232
SETTLERS BANK	WINDSOR	WI	58651	SIMMONS BANK	PINE BLUFF	AR	3890	Smackover State Bank	Smackover	AR	5623
SOFI BANK, NATIONAL ASSOCIATION	COTTONWOOD	UT	26881	SOUTH CENTRAL BANK	GLASGOW	KY	5854	SOUTHERN BANCORP BANK	ARKADELPHIA	AR	1528
Southern Bank	SARDIS	GA	16288	Southwest National Bank	Wichita	KS	4801	SPIRIT BANK	TULSA	OK	4048
SSB Bank	Pittsburgh	PA	30431	ST. CHARLES BANK & TRUST CO, N.A.	ST. CHARLES	IL	27052	STAR BANK	MAPLE LAKE	MN	5095
State Bank IN	BROWNSBURG	IN	1833	State Bank of Cold Spring	Cold Spring	MN	12444	STATE BANK OF INDIA (CA)	LOS ANGELES	CA	23998
STATE BANK OF THE LAKES, N.A.	ANTIOCH	IL	5744	State Bank, Freeport Illinois	Freeport	IL	35169	STEARNS BANK N.A.	SAINT CLOUD	MN	10988
SUMMIT BANK	EUGENE	OR	57706	SUNRISE BANK	ORLANDO	FL	58029	SUPERIOR NATIONAL BANK	HANCOCK	MI	5058
TBK BANK, SSB	Dallas	TX	23498	Texas Bank and Trust Company	LONGVIEW	TX	17842	TEXAS CAPITAL BANK	Dallas	TX	34383
TexasBank	BROWNWOOD	TX	19559	THE BANCORP BANK	WILMINGTON	DE	35444	THE BANK OF MISSOURI	PERRYVILLE	MO	1617



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The Central Trust Bank	Jefferson City	MO	12633	THE NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS	IN	33860	THE NATIONAL BANK OF MALVERN	MALVERN	PA	7590
THE PADUCAH BANK AND TRUST COMPANY	PADUCAH	KY	16664	THE PEOPLES BANK	MAGNOLIA	AR	12531	THE WASHINGTON TRUST CO.	WESTERLY	RI	23623
THIRD COAST BANK	HUMBLE	TX	58716	TITAN BANK, N.A.	MINERAL WELLS	TX	3225	TOWN BANK, N.A.	HARTLAND	WI	34717
Tradition Capital Bank	Wayzata	MN	58057	TRISTATE CAPITAL BANK	PITTSBURGH	PA	58457	UMPQUA BANK	PORTLAND	OR	17266
UNIBANK	LYNNWOOD	WA	58407	UNION BANK	LAKE ODESSA	MI	14722	UNION BANK & TRUST CO.	LINCOLN	NE	13421
UNITED COMMUNITY BANK	GREENVILLE	SC	16889	UNITED COMMUNITY BANK OF NORTH DAKOTA	LEEDS	ND	10249	UNITED STATE BANK	LEWISTOWN	MO	12214
UNITED TRUST BANK	PALO HEIGHTS	IL	35393	VALLEY STATE BANK	SYRACUSE	KS	14345	Vast Bank	Tulsa	OK	23737
VCC BANK	RICHMOND	VA	58658	VERITEX COMMUNITY BANK	DALLAS	TX	57665	VIKING BANK	ALEXANDRIA	MN	32082
VILLAGE BANK & TRUST, N.A.	ARLINGTON HEIGHTS	IL	34011	VISTA BANK	DALLAS	TX	1210	WASHINGTON FINANCIAL BANK	WASHINGTON	PA	29520
Washington State Bank	Washington	IA	214	Waukesha State Bank	Waukesha	WI	16160	WEBBANK	SALT LAKE CITY	UT	34404
West Bank	West Des Moines	IA	15614	WESTERN ALLIANCE BANK	PHOENIX	AZ	57512	WEX BANK	Midvale	UT	34697
WHEATON BANK & TRUST CO., N.A.	WHEATON	IL	33803	Winchester Savings Bank	Winchester	MA	90308	WINTRUST BANK, N.A.	WILMETTE	IL	33935
Intermediary Bank			FDIC #				FDIC #				FDIC #

Third Coast Bank SSB (“we” or “our”) offers the Third Coast Bank Enhanced Deposit Protection Program (“Program”) subject to the terms and conditions and disclosures included in the Meow Terms of Service that we previously provided to you and that can be found here, [Meow Terms of Service](#) (including the [Program Terms](#)) (the “Terms and Conditions”). You may also contact us if you need another copy of those Terms and Conditions. Please carefully read those Terms and Conditions as they contain important disclosures, terms, risks, limitations and information relating to the Program. No representations or warranties, express or implied, are provided by us (or any other person) with respect to the Program, except as expressly set forth in those Terms and Conditions.

This Participating Institution List sets out a list of the banks and savings associations with which we have a direct or indirect business relationship for the placement of deposits under the Program, and into which your deposits may be placed (subject to the [Program Terms](#) and any opt-outs by you). Your customer statements indicate the specific receiving banks, credit unions and/or other financial institutions (for ease, “Receiving Institutions,” and further defined in the Program Terms) that hold your deposits under the Program and the closing balance in each of those Receiving Institutions as of the date indicated on that customer statement. The Receiving Institutions that hold your deposits and the balance in each Receiving Institution may change at any time during the statement period. Please contact us to confirm the Receiving Institutions at which your deposits are held at any given time.

We use a third party (the “Administrator”) to provide administrative and/or recordkeeping services to us with respect to the Program, and that Administrator also acts as our agent with respect to the Program. The Administrator is not a depository, bank or credit union and the **Program itself, is NOT an FDIC-insured or NCUSIF-insured product**. Rather, under the Program, your funds are placed into deposit accounts at Receiving Institutions that are insured by the Federal Deposit Insurance Corporation (“FDIC”) or National Credit Union Share Insurance Fund (“NCUSIF”), for up to the then current standard maximum deposit insurance amount (“SMDIA”), which is currently \$250,000 per depositor, per receiving institution, for each FDIC legal category of account ownership (including any other balances you may hold at that Receiving Institution directly or indirectly through other intermediaries, including broker-dealers). If you hold any funds at a Receiving Institution outside the Program, when combined with your deposits held at that Receiving Institution through the Program, the total amount of your deposits at that Receiving Institution could exceed the SMDIA for a FDIC legal category of account ownership, and those excess funds will not be FDIC or NCUSIF insured. You should regularly review this Participating Institution List and promptly opt-out of any particular Receiving Institution to which you do not want us to allocate your funds. The Program is subject to a maximum amount of FDIC and/or NCUSIF insurance that is available on your deposits under the Program (“Program Limit”). That Program Limit, currently \$50 Million, may change from time to time, as it is generally based on the number of Receiving Institutions in the Program at any given time and any opt-outs by you. You may exclude (or ‘opt-out’ of) any Receiving Institution from holding your funds at any time by utilizing the “Opt Out” option next to a particular Program Receiving Institution’s name via the Service within the online Meow Technologies, Inc. user dashboard or by contacting us. If you exclude one or more Receiving Institutions, the Program Limit may decrease from the current Program Limit to a new lower Program Limit. In such case, you can contact us to confirm your new lower Program Limit available to you under the Program.

FDIC and/or NCUSIF insurance coverage is **only** available to protect you against the failure of a participating FDIC or NCUSIF insured institution, respectively, that holds your funds (and not to protect against the failure of any other party). If you are subject to any restrictions or requirements on the placement or deposit of your funds, you are solely responsible for determining whether your use of the Program satisfies those restrictions and requirements. The Program is primarily designed to provide administrative convenience for us to offer access to expanded FDIC or NCUSIF insurance on your funds, and is not designed to provide you with investment enhancements, higher rates of returns or profits on your funds.