



APEX CLEARING FDIC-INSURED DEPOSIT SWEEP PROGRAM PARTICIPATING BANK LIST

Participating Banks as of January 6, 2025	
BNY Mellon, N.A. (as Intermediary Bank)	Lake Forest Bank & Trust Company, N.A.
Ally Bank	Libertyville Bank & Trust Company, N.A.
Associated Bank, National Association	Northbrook Bank & Trust Company, N.A.
BankUnited, National Association	Old National Bank
Belmont Bank & Trust Company	Schaumburg Bank & Trust Company, N.A.
Burling Bank	St. Charles Bank & Trust Company, N.A.
Citibank, National Association	State Bank of the Lakes, N.A.
Crystal Lake Bank & Trust Company, N.A.	Town Bank, N.A.
Customers Bank	Tristate Capital Bank
East West Bank	U.S. Bank National Association
EverBank, National Association	Village Bank & Trust, N.A.
Flagstar Bank, National Association	Wintrust Bank, N.A.
Independent Bank	

If you have opened a High-Yield Cash Account with Open to the Public Investing, Inc. ("Public Investing") and Apex Clearing Corp. ("Apex Clearing"), then Apex Clearing will "sweep" cash in your High-Yield Cash Account into the banks (each a "Partner Bank") on the below list (the "Partner Bank List"). This list is available at <https://public.com/disclosures/high-yield-account/partners-list>. Please review the Partner Bank List carefully and refer to the High-Yield Cash Account Terms & Conditions (available at <https://public.com/disclosures/high-yield-account>) for complete details about the High-Yield Cash Account program.

The Partner Bank List does not necessarily identify the order of the Partner Banks that receive funds swept from your High Yield Cash Account. To find out the deposit sequence applicable to you, please contact Public Investing at support@public.com.

You may not change the order in which the Partner Banks on this list receive your funds. However, you may, at any time, designate a Partner Bank as ineligible to receive funds from your High-Yield Cash Account by contacting Public Investing at support@public.com. You may want to exclude a Partner Bank, for example, if you have funds at a Partner Bank outside of the High-Yield Cash Account program and your aggregate deposits at that Partner Bank may exceed FDIC coverage limits. If you designate a Partner Bank as ineligible to receive your funds and, at that time, you already have funds allocated to that Partner Bank, Apex Clearing will remove your funds from that Partner Bank and allocate them to another Partner Bank. Please note that a reduction of the available Partner Banks will reduce the amount of aggregate FDIC insurance available to you. **You are responsible for monitoring the total amount of deposits that you have at a bank to determine the amount of FDIC insurance you may have available to you.**

Partner Banks may be added or removed from the Partner Bank List. When changes are made, we will update the Partner bank List available at <https://public.com/disclosures/high-yield-account/partners-list>. Where practical, we will endeavor to give you at least 30 days' notice of any such change. However, under certain limited circumstances, such prior notification may not be possible.