



[Click on the State or Region to view the participating banks](#)
(banks are listed in order of highest to lowest priority)

- Wisconsin
- Illinois, Kentucky, Minnesota
- Michigan, Ohio, Pennsylvania
- Texas
- Atlantic Region (DE, GA, NC, SC, VA)
- Great Plains (AZ, CA, NV, OR)
- Northeast (CT, MA, ME, NH, NJ, NY, RI, VT)
- Northwest (AK, HI, WA)
- South (AL, AR, FL, LA, MS, TN, WV)
- West Central (CO, IA, ID, IN, KS, MO, MT, ND, NE, NM, OK, SD, UT, WY)
- District of Columbia and all Others
- For Profit - All Accounts
- Excess Banks - All Programs

	Retail	Qualified IRAs-Level Fee*	Qualified IRAs***
Wisconsin	US Bank, National Association	US Bank, National Association	Tristate Capital Bank Q-Accts
	Goldman Sachs Bank	CIBC Bank USA	Goldman Sachs Bank
	State Street Bank & Trust	State Street Bank & Trust	State Street Bank & Trust
	Western Alliance Bank	Goldman Sachs Bank	US Bank, National Association
	American Express National Bank	HSBC Bank USA	American Express National Bank
	The Huntington National Bank	Western Alliance Bank	Western Alliance Bank
	Banc of California	The Bank of New York Mellon	The Bank of New York Mellon
	The Bank of New York Mellon	The Huntington National Bank	The Huntington National Bank
	CIBC Bank USA	Morton Community Bank	Morton Community Bank
	HSBC Bank USA	Minnwest Bank	Citibank, N.A.
	Citibank, N.A.	American Express National Bank	Minnwest Bank
	Morton Community Bank	TriState Capital Bank	HSBC Bank USA
	TriState Capital Bank	Associated Bank NA	Associated Bank NA
	Associated Bank NA	Citibank, N.A.	CIBC Bank USA
	Minnwest Bank	Banc of California	Banc of California
Illinois Kentucky Minnesota	Retail	Qualified IRAs-Level Fee*	Qualified IRAs***
	Citibank, N.A.	HSBC Bank USA	Tristate Capital Bank Q-Accts
	Goldman Sachs Bank	Goldman Sachs Bank	Goldman Sachs Bank
	US Bank, National Association	State Street Bank & Trust	The Huntington National Bank
	State Street Bank & Trust	CIBC Bank USA	Citibank, N.A.
	Western Alliance Bank	American Express National Bank	State Street Bank & Trust
	American Express National Bank	The Huntington National Bank	HSBC Bank USA
	CIBC Bank USA	Citibank, N.A.	The Bank of New York Mellon
	The Huntington National Bank	Western Alliance Bank	Morton Community Bank
	Minnwest Bank	Morton Community Bank	US Bank, National Association
	Associated Bank NA	Banc of California	American Express National Bank
	Morton Community Bank	US Bank, National Association	Western Alliance Bank
	TriState Capital Bank	The Bank of New York Mellon	Associated Bank NA
	Banc of California	TriState Capital Bank	CIBC Bank USA
	HSBC Bank USA	Associated Bank NA	Minnwest Bank
The Bank of New York Mellon	Minnwest Bank	Banc of California	

Baird Cash Sweep Program
Insured Deposit Bank Priority List
Effective April 17, 2026



	Retail	Qualified IRAs-Level Fee*	Qualified IRAs***	
Michigan Ohio Pennsylvania	US Bank, National Association	Goldman Sachs Bank	Tristate Capital Bank Q-Accts	
	Goldman Sachs Bank	CIBC Bank USA	US Bank, National Association	
	Citibank, N.A.	State Street Bank & Trust	Goldman Sachs Bank	
	State Street Bank & Trust	HSBC Bank USA	The Huntington National Bank	
	CIBC Bank USA	US Bank, National Association	Citibank, N.A.	
	The Bank of New York Mellon	Citibank, N.A.	American Express National Bank	
	HSBC Bank USA	The Bank of New York Mellon	Morton Community Bank	
	American Express National Bank	Banc of California	State Street Bank & Trust	
	The Huntington National Bank	Associated Bank NA	CIBC Bank USA	
	Western Alliance Bank	Morton Community Bank	Western Alliance Bank	
	TriState Capital Bank	American Express National Bank	The Bank of New York Mellon	
	Morton Community Bank	Western Alliance Bank	HSBC Bank USA	
	Associated Bank NA	The Huntington National Bank	Associated Bank NA	
	Banc of California	TriState Capital Bank	Minnwest Bank	
	Minnwest Bank	Minnwest Bank	Banc of California	
	Texas	Retail	Qualified IRAs-Level Fee*	Qualified IRAs***
		US Bank, National Association	US Bank, National Association	Tristate Capital Bank Q-Accts
American Express National Bank		Goldman Sachs Bank	US Bank, National Association	
Goldman Sachs Bank		American Express National Bank	Goldman Sachs Bank	
State Street Bank & Trust		State Street Bank & Trust	The Huntington National Bank	
CIBC Bank USA		The Huntington National Bank	American Express National Bank	
The Huntington National Bank		Morton Community Bank	State Street Bank & Trust	
Western Alliance Bank		The Bank of New York Mellon	CIBC Bank USA	
Citibank, N.A.		CIBC Bank USA	Citibank, N.A.	
Banc of California		Western Alliance Bank	Morton Community Bank	
Morton Community Bank		Citibank, N.A.	The Bank of New York Mellon	
The Bank of New York Mellon		Minnwest Bank	Western Alliance Bank	
HSBC Bank USA		Banc of California	HSBC Bank USA	
TriState Capital Bank		TriState Capital Bank	Banc of California	
Minnwest Bank		HSBC Bank USA	Minnwest Bank	
Associated Bank NA		Associated Bank NA	Associated Bank NA	
Atlantic Delaware Georgia North Carolina South Carolina Virginia		Retail	Qualified IRAs-Level Fee*	Qualified IRAs***
	HSBC Bank USA	Goldman Sachs Bank	Tristate Capital Bank Q-Accts	
	Goldman Sachs Bank	Western Alliance Bank	Goldman Sachs Bank	
	State Street Bank & Trust	State Street Bank & Trust	CIBC Bank USA	
	American Express National Bank	CIBC Bank USA	State Street Bank & Trust	
	Western Alliance Bank	The Huntington National Bank	Western Alliance Bank	
	The Bank of New York Mellon	HSBC Bank USA	Morton Community Bank	
	US Bank, National Association	The Bank of New York Mellon	US Bank, National Association	
	The Huntington National Bank	US Bank, National Association	Citibank, N.A.	
	Morton Community Bank	American Express National Bank	The Bank of New York Mellon	
	Banc of California	Morton Community Bank	HSBC Bank USA	
	CIBC Bank USA	TriState Capital Bank	American Express National Bank	
	Citibank, N.A.	Minnwest Bank	Minnwest Bank	
	TriState Capital Bank	Banc of California	The Huntington National Bank	
	Minnwest Bank	Citibank, N.A.	Associated Bank NA	
	Associated Bank NA	Associated Bank NA	Banc of California	

Baird Cash Sweep Program
Insured Deposit Bank Priority List
Effective April 17, 2026



	Retail	Qualified IRAs-Level Fee*	Qualified IRAs***
Great Plains			
	Goldman Sachs Bank	Goldman Sachs Bank	Tristate Capital Bank Q-Accts
Arizona	CIBC Bank USA	State Street Bank & Trust	Goldman Sachs Bank
California	State Street Bank & Trust	US Bank, National Association	HSBC Bank USA
Nevada	The Huntington National Bank	The Huntington National Bank	US Bank, National Association
Oregon	Banc of California	American Express National Bank	The Bank of New York Mellon
	The Bank of New York Mellon	Morton Community Bank	State Street Bank & Trust
	American Express National Bank	TriState Capital Bank	Morton Community Bank
	US Bank, National Association	Western Alliance Bank	CIBC Bank USA
	Morton Community Bank	The Bank of New York Mellon	The Huntington National Bank
	HSBC Bank USA	CIBC Bank USA	Citibank, N.A.
	Western Alliance Bank	Minnwest Bank	Western Alliance Bank
	TriState Capital Bank	Citibank, N.A.	American Express National Bank
	Citibank, N.A.	Associated Bank NA	Associated Bank NA
	Associated Bank NA	HSBC Bank USA	Minnwest Bank
	Minnwest Bank	Banc of California	Banc of California
Northeast			
	State Street Bank & Trust	Goldman Sachs Bank	Tristate Capital Bank Q-Accts
Connecticut	Goldman Sachs Bank	CIBC Bank USA	State Street Bank & Trust
Massachusetts	CIBC Bank USA	US Bank, National Association	US Bank, National Association
Maryland	US Bank, National Association	American Express National Bank	American Express National Bank
Maine	American Express National Bank	State Street Bank & Trust	Associated Bank NA
New Hampshire	HSBC Bank USA	Citibank, N.A.	Goldman Sachs Bank
New Jersey	Western Alliance Bank	HSBC Bank USA	Morton Community Bank
New York	The Bank of New York Mellon	Western Alliance Bank	The Huntington National Bank
Rhode Island	The Huntington National Bank	TriState Capital Bank	Western Alliance Bank
Vermont	Citibank, N.A.	The Bank of New York Mellon	HSBC Bank USA
	TriState Capital Bank	Morton Community Bank	The Bank of New York Mellon
	Morton Community Bank	Banc of California	CIBC Bank USA
	Minnwest Bank	The Huntington National Bank	Citibank, N.A.
	Associated Bank NA	Associated Bank NA	Minnwest Bank
	Banc of California	Minnwest Bank	Banc of California
Northwest			
	Goldman Sachs Bank	CIBC Bank USA	Tristate Capital Bank Q-Accts
Alaska	State Street Bank & Trust	US Bank, National Association	Goldman Sachs Bank
Hawaii	Western Alliance Bank	State Street Bank & Trust	State Street Bank & Trust
Washington	US Bank, National Association	Minnwest Bank	HSBC Bank USA
	The Bank of New York Mellon	Banc of California	The Bank of New York Mellon
	American Express National Bank	HSBC Bank USA	US Bank, National Association
	HSBC Bank USA	The Huntington National Bank	Morton Community Bank
	Associated Bank NA	Western Alliance Bank	Western Alliance Bank
	TriState Capital Bank	Morton Community Bank	CIBC Bank USA
	Minnwest Bank	The Bank of New York Mellon	Citibank, N.A.
	Morton Community Bank	TriState Capital Bank	American Express National Bank
	Citibank, N.A.	American Express National Bank	Associated Bank NA
	Banc of California	Goldman Sachs Bank	Minnwest Bank
	The Huntington National Bank	Citibank, N.A.	Banc of California
	CIBC Bank USA	Associated Bank NA	The Huntington National Bank

Baird Cash Sweep Program
Insured Deposit Bank Priority List
Effective April 17, 2026



	Retail	Qualified IRAs-Level Fee*	Qualified IRAs***
South			
Alabama	US Bank, National Association	US Bank, National Association	Tristate Capital Bank Q-Accts
Arkansas	Goldman Sachs Bank	State Street Bank & Trust	State Street Bank & Trust
Florida	State Street Bank & Trust	Goldman Sachs Bank	Goldman Sachs Bank
Louisiana	CIBC Bank USA	American Express National Bank	US Bank, National Association
Mississippi	HSBC Bank USA	The Bank of New York Mellon	Western Alliance Bank
Tennessee	Western Alliance Bank	Western Alliance Bank	CIBC Bank USA
West Virginia	American Express National Bank	The Huntington National Bank	Morton Community Bank
	The Bank of New York Mellon	Citibank, N.A.	The Bank of New York Mellon
	Citibank, N.A.	CIBC Bank USA	The Huntington National Bank
	Morton Community Bank	HSBC Bank USA	Citibank, N.A.
	The Huntington National Bank	Morton Community Bank	American Express National Bank
	Minnwest Bank	TriState Capital Bank	Minnwest Bank
	Banc of California	Associated Bank NA	Associated Bank NA
	Associated Bank NA	Minnwest Bank	HSBC Bank USA
	TriState Capital Bank	Banc of California	Banc of California
West Central			
Colorado	US Bank, National Association	Goldman Sachs Bank	Tristate Capital Bank Q-Accts
Iowa	State Street Bank & Trust	The Bank of New York Mellon	US Bank, National Association
Idaho	American Express National Bank	CIBC Bank USA	State Street Bank & Trust
Indiana	Goldman Sachs Bank	US Bank, National Association	Goldman Sachs Bank
Kansas	CIBC Bank USA	State Street Bank & Trust	American Express National Bank
Missouri	The Bank of New York Mellon	HSBC Bank USA	The Huntington National Bank
Montana	Western Alliance Bank	Western Alliance Bank	Morton Community Bank
North Dakota	The Huntington National Bank	The Huntington National Bank	Western Alliance Bank
Nebraska	Citibank, N.A.	Morton Community Bank	HSBC Bank USA
New Mexico	Banc of California	American Express National Bank	The Bank of New York Mellon
Oklahoma	Minnwest Bank	Banc of California	Minnwest Bank
South Dakota	Morton Community Bank	Associated Bank NA	Associated Bank NA
Utah	Associated Bank NA	Minnwest Bank	CIBC Bank USA
Wyoming	TriState Capital Bank	Citibank, N.A.	Citibank, N.A.
	HSBC Bank USA	TriState Capital Bank	Banc of California
District of Columbia and All Others			
	Retail	Qualified IRAs-Level Fee*	Qualified IRAs***
	CIBC Bank USA	State Street Bank & Trust	Tristate Capital Bank Q-Accts
	US Bank, National Association	CIBC Bank USA	US Bank, National Association
	American Express National Bank	The Bank of New York Mellon	CIBC Bank USA
	The Bank of New York Mellon	The Huntington National Bank	The Bank of New York Mellon
	State Street Bank & Trust	American Express National Bank	American Express National Bank
	Western Alliance Bank	TriState Capital Bank	The Huntington National Bank
	TriState Capital Bank	Citibank, N.A.	Western Alliance Bank
	Minnwest Bank	Western Alliance Bank	Minnwest Bank
	The Huntington National Bank	Minnwest Bank	Morton Community Bank
	Citibank, N.A.	US Bank, National Association	HSBC Bank USA
	Morton Community Bank	HSBC Bank USA	Citibank, N.A.
	HSBC Bank USA	Morton Community Bank	State Street Bank & Trust
	Associated Bank NA	Associated Bank NA	Associated Bank NA
	Banc of California	Banc of California	Banc of California



For Profit (all)

All Accounts ***
US Bank, National Association
Citibank, N.A.
The Huntington National Bank
CIBC Bank USA
State Street Bank & Trust
HSBC Bank USA
Morton Community Bank
Western Alliance Bank
The Bank of New York Mellon
TriState Capital Bank
Minnwest Bank
Banc of California
Associated Bank NA

Excess Banks (all)

All Programs
Citibank, N.A.
US Bank, National Association