

# Alpaca Profit Sharing FDIC Bank Sweep Program Deposit Bank List

As part of the Alpaca Profit Sharing FDIC Bank Sweep Program (the "Program"), your available cash balances will be swept into profit sharing deposit accounts at one of more participating banks (each a "Deposit Bank") set forth on the Deposit Bank List shown below. Full details about the Program can be found in the Alpaca Profit Sharing FDIC Bank Sweep Program Terms and Conditions made available by your broker and at [alpaca.markets/disclosures](https://alpaca.markets/disclosures). For purposes of this Program, any reference to "interest" shall refer to "profit sharing" to reflect Sharia-compliant practices.\* You may remove or "opt-out" of any Deposit Bank from the Deposit Bank List by designating it as ineligible to receive deposits of your funds. It is your responsibility to contact your broker if you wish to remove a Deposit Bank from your Deposit Bank List for any reason. You are responsible for monitoring the total amount of deposits that you hold with any one Deposit Bank, directly or through an intermediary, in order to determine the extent of FDIC deposit insurance coverage available to you. One or more of the Deposit Banks included on the Deposit Bank List may be replaced with a Deposit Bank not previously included on the Deposit Bank List; or a Deposit Bank may be removed from the Deposit Bank List. In general, you will receive notification in advance of changes that result in the addition of a Deposit Bank to the Deposit Bank List and have an opportunity to designate a Deposit Bank as ineligible to receive your deposits before any funds are deposited into a new Deposit Bank. If a Deposit Bank is unable to accept deposits for regulatory or other reasons or withdraws or is removed from the Program, Alpaca may not be able to provide you with advance notice.

Deposit Banks as of 11/24/2025:

- University Bank

\*Alpaca does not make any representation that its products or services are Shariah-compliant. Customers are solely responsible for determining whether any offering meets their own Shariah requirements.