

# Voya Health Account Solutions

Living today, planning for tomorrow

## Voya HSA Program Bank List

Amounts held through the Voya HSA's Deposit Program<sup>1</sup> are deposited at one or more of the banks as set forth on this Program Bank List. Once deposited with a Program Bank, the cash balance of the deposit will be eligible for FDIC insurance coverage up to applicable limits<sup>2</sup>. This Program Bank List is a hierarchical list. Please review the Voya Health Savings Account Custodial Account Agreement (the "Agreement") for more information on the operation of the Deposit Program. Capitalized terms used in this Program Bank List that are not defined herein are defined in the Agreement.

The Program Bank List is as follows:

**Effective: October 6, 2025**

1	Truist Bank
2	Stifel Bank and Trust
3	Bank of Hope
4	Farmers and Merchants Bank
5	C3bank National Association
6	Old National Bank
7	BankUnited
8	WEX Bank
9	First Foundation Bank
10	Synovus Bank
11	NexBank
12	Bank Hapoalim BM
13	First Horizon Bank
14	Legacy Bank & Trust Company
15	Associated Bank, N.A
16	Banc of California
17	The Camden National Bank
18	Metro City Bank
19	State Bank of India
20	Union Bank and Trust Company
21	Third Coast Bank
22	Bank of New Hampshire
23	EagleBank
24	Cadence Bank N.A.
25	Amalgamated Bank

**Effective: November 5, 2025**

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2	Stifel Bank and Trust
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25	Cadence Bank N.A.
26	Amalgamated Bank

You are responsible for monitoring the total amount of deposits that you hold with any one Program Bank, directly or through an intermediary, in order to determine the extent of deposit insurance coverage available to you on your deposits, including your deposits made through the Deposit Program.

<sup>1</sup> Under the Deposit Program, the HSA custodian, Voya Institutional Trust Company, has engaged sub-custodians and agents to provide for the placement of Deposit Program deposits with the Program Banks.

<sup>2</sup> The balance of your deposits (including principal and accrued interest) are insured by the FDIC, an independent agency of the U.S. Government, up to \$250,000 for all deposits held in the same insurable capacity at any one Program Bank. Generally, any accounts or deposits that you may maintain directly with a particular Program Bank, or through any other intermediary, in the same insurable capacity in which your Deposit Program deposits are maintained would be aggregated with your Deposit Program deposits for purposes of the \$250,000 federal deposit insurance limit.