

Open Authorization (OAuth) Connection Upgrade – Frequently Asked Questions (FAQs)

Morgan Stanley Online and the Morgan Stanley Mobile App

Overview

Many financial institutions have recently upgraded to Open Authorization (OAuth), an industry standard that allows people to more securely share their account data with Morgan Stanley. Effective mid-March 2022, there is a change to the way some external financial accounts are linked via [Total Wealth View](#) on Morgan Stanley Online and the Morgan Stanley Mobile App.

Please note, not all financial institutions have upgraded their platform to OAuth. Therefore, there may be external account(s) that you have linked on Morgan Stanley Online or the Morgan Stanley Mobile App that are not initially impacted by this change.

For instructions on how to reconnect to your aggregated external account(s), please follow the steps within the [Aggregating Your External Accounts with OAuth Client Guide](#).

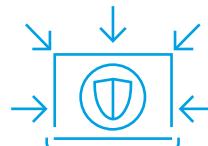
Frequently Asked Questions (FAQs)

1. What is Open Authorization (OAuth)?



Certain financial institutions have recently upgraded to OAuth, an industry standard that allows you to more securely share your external financial institution's account data with Morgan Stanley.

2. Why is the OAuth change needed?

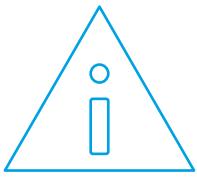


OAuth is an industry standard that eliminates the need for you to share your credentials with a third-party⁽¹⁾. Therefore, allowing you to share your external financial institution's account data more securely with Morgan Stanley.

To ensure you have the latest information for your aggregated external account(s), you'll need to reconnect to the external financial institution(s) on Morgan Stanley Online or the Morgan Stanley Mobile App.

1. To upgrade to the OAuth connection, you will be prompted to go through a one-time sign on at the financial institution's end site and provide authorization to share their data.

3. How will I know if I am affected?



When a financial institution you've previously aggregated from, via Total Wealth View, is OAuth-ready, you will see a red icon next to the institution's name. Clicking on the red icon allows you to reconnect to your aggregated external financial account(s). For detailed instructions, please see the [Aggregating Your External Accounts with OAuth Client Guide](#).

Listed below are the financial institutions who are OAuth ready and you'll be able to reconnect your external financial institution(s):

1. Capital One
2. Charles Schwab
3. Chase
4. Bank of America
5. Wells Fargo
6. Citibank
7. TD Bank
8. American Express
9. Navy Federal Credit Union
10. Edward Jones
11. U.S. Bank
12. USAA
13. Fidelity Investments
14. Fidelity Net Benefits
15. Robinhood
16. Jack Henry (see appendix for all banks, some institutions are not yet OAuth ready, but will be in the future)
17. Empower
18. Vanguard

As more external financial institutions become OAuth ready, you'll need to reconnect to them if you've previously aggregated your external financial account(s) from the institution(s).

4. What will I need to do?



To ensure you have the latest information for your aggregated external account(s) on Morgan Stanley Online and the Morgan Stanley Mobile App, you'll need to reconnect and authorize the external financial institution (that has upgraded their platform) to share your external account(s) data.

To reconnect to an external financial institution via Morgan Stanley Online and the Morgan Stanley Mobile App, please follow the steps within the [Aggregating Your External Accounts with OAuth Client Guide](#).

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APPENDIX

Trustone Financial	West Plains Bank & Trust Company	First National Bank (OK)
Busey Bank	First Century Bank	First National Bank & Trust Company (OK)
Simmons Bank	First Fidelity Bank (OK, AZ)	First National Bank of Bottineau
Community Bank N.A. (NY)	Pinellas Federal Credit Union	First National Bank at Paris (AR)
Merrick Bank	Libertyville Savings Bank	1st National Bank of Dryden
KEMBA Financial Credit Union	Profinium Inc	First National Bank (WV)
First Commonwealth (Personal & Business)	TRU-FI Credit Union	The First National Bank (Lawrence)
Tinker Federal Credit Union	Tennessee State Bank	First National Bank of South Miami Trust
Armstrong Bank	Link Bank	First National of Sparta
JSC Federal Credit Union	Kimberly Clark Credit Union	First National Bank of St. Ignace
FEDEX Employees Credit Association	Highmark Federal Credit Union	First National Bank (GA)
Old Second Bancorp	Kansas State Bank	First National Bank Cortez
Southwest Missouri Bank	First National Bank of Greencastle	First Peoples Bank (MO)
Orrstown Bank	Citizens Bank and Trust	First Secure Bank & Trust Company
Deere Employees Credit Union	First Resource Bank	First State Bank (KY)
Greenville Federal Credit Union	Taylor Bank	First State Bank Belmond
Bar Harbor Bank & Trust	Nassau Financial Federal Credit Union	The First State Bank of Rosemount
Bryant Bank	The National Bank of Indianapolis	Foresight Bank (Alkami)
The First Bank	Jefferson Security Bank (WV)	Founders Bank (DC)
First Community Bank (NC, TN, VA, WV, SC, FL)	The Friendship State Bank	G.W. Jones Exchange Bank
Newtown Savings Bank	Brooklyn Cooperative Federal Credit Union	Gateway Bank (AR)
Family Savings Credit Union	Girard National Bank	Genesee Valley Federal Credit Union
Financial Plus Credit Union	Greater Community Bank	Glendale Federal Credit Union

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Credit Union of Texas	Chaffey Federal Credit Union	GEFCU
Burke & Herbert Bank and Trust	Meridian Bank (PA)	Heart of Louisiana Credit Union
Bread Financial	Center National Bank (Hometown Banking)	Town and Country Bank
Georgia United Credit Union	Bank of Clarendon	Israel Discount Bank (Business)
1st United Services Credit Union	United Bank of Kasasa	Jefferson Parish
FirstBank (TN)	Grandview Bank	Linn-Co Federal Credit Union
UniWyo Federal Credit Union	Blue Ridge Bank	Merchant and Planters Bank
Midwest BankCentre	Colorado Credit Union	Modesto's First Federal Credit Union
Watertown Savings Bank (NY)	OakStar Bank	The National Bank of Texas
Moody National Bank	Jersey Shore Federal Credit Union	NewBank (Business)
Embers Credit Union	Field & Main Bank	NC Community Credit Union
Merced School Employee Federal Credit Union	Washington State Bank (WSB)	O'Bannon Bank
Five County Credit Union	Huron Valley State Bank	OSB Oklahoma State Bank
Bank of Missouri	Grand Valley Bank	One Source Federal Credit Union
Mainstreet CU	Bank of Commerce	One South Bank
Guilford Savings Bank	Primary Bank	Parda Federal Credit Union
Timberland Bank	Security Federal Savings Bank (IN)	Peoples Bank & Trust Company (TN)
First Heritage Federal Credit Union	Bangor Federal Credit Union	Peoples Bank (Coldwater, KS)
Peoples State Bank (WI)	Citizens State Bank (WI)	Peoples State Bank
Washington Trust Bank	Blackhawk Community Credit Union	Peoples State Bank of Velva
TRUITYCU	Exchange Bank (GA)	Pioneer Bank (VA)
Hawthorn Bank	KEB Hana Bank	Platte Valley Bank (NE)
Univest, Univest (Personal)	CREWS BANK & TRUST	Platte Valley Bank (WY)
MCT Credit Union	Citizens National Bank (Sevier, Jefferson, & Knox, TN)	Robertson Banking
Security Federal Bank	Citizens Independent Bank	Santa Barbara Teachers Federal Credit Union

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Magnolia Federal Credit Union	EvaBank	Security First National Bank
Central National Bank (KS)	Key Community Bank	Slovenian Savings & Loan (PA)
West Shore Bank	Central Bank & Trust (WY)	St. Simons Bank & Trust
First Bank & Trust (SD, MN)	Citizens Bank (OR)	Success Credit Union
First Bank and Trust Company (VA)	Isabella Bank & Trust	SunWest Credit Union
First National Bank of Fort Smith	Endeavor Bank	Bank of Baker
Mascoma Savings Bank	Oxford Bank	Bank of Grain Valley
ChoiceOne Bank	Commercial Bank of Ozark	Citizens State Bank (KS)
TLC Community Credit Union	Citizens National Bank (KY)	The Farmers State Bank (CO)
Tompkins Trust Company, Tompkins Vista Bank	Commerce One	First National Bank of Groton
Altana Federal Credit Union	SUMA Federal Credit Union	First National Bank Louisburg
United States Senate Federal Credit Union	Bank Rhode Island	First National Bank (WV)
LCNB National Bank (OH)	Commercial National Bank of Brady	Liberty National Bank (OH)
Farmers Bank & Trust(AR)	Bank of Clovis	State Bank of Faribault
Education First Federal Credit Union	Security Bank of Kansas City	Triangle Federal Credit Union
Trailhead Credit Union	Monticello Banking Company	Tri-County Bank (MI)
Pelican State Credit Union	The Victory Bank	United Citizens Bank & Trust Company
The First (ME)	Citizens National Bank (MN)	Universal City Studios Credit Union
Peapack-Gladstone Bank	High Point Community Bank	West Michigan Community Bank (MI)
MVB Bank	Bippus State Bank	Western Bank of Artesia
First National Bank (AR)	Lansing Automakers Federal Credit Union	Western Cooperative CU
Henrico Federal Credit Union	Bank of Weston	HometownCU
Citizens Bank of Mukwonago	Heritage Bank of the Ozarks	North Valley Bank Thornton
First Volunteer Bank	Centinel Bank of Taos (New Mexico)	First Community Bank of Bedford County
First American Bank (IL)	The First National Bank of Dennison	Golden Bank

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Landings Credit Union	American Heritage Bank	Central Bank of Kansas City
First Dakota National Bank (Online Banking)	Middletown Valley Bank	Citizens Community Bank (Personal)
Phelps County Bank	Albany and Trust (GA)	The Farmers and Mechanics Bank (IL)
Citizens Bank (Lafayette, TN)	First State Bank and Trust Company, Inc.	Farmers State Bank of Parkston
OBee Credit Union	Blackhawk Bank	First Bank MS
Alpine Bank	First State Bank (OH)	1st State Bank of Purdy
Fort Worth City Credit Union	HAB Bank	American National Bank
National Bank of Commerce	Planters & Citizens Bank	Bank of Brookhaven
Reliant Federal Credit Union	F&M Bank and Trust Company	Bank of Cave City
City National Bank (Sulphur Springs, TX)	First Colorado National Bank	Bank of Cleveland
Point Loma Credit Union	First Citizens Bank (AL)	Bank of Greeleyville
Five Star Credit Union	Lone Star Bank (TX)	BankChampaign
Carver Federal Savings Bank (Personal & Business)	Union Bank Michigan	Baraboo State Bank
Idaho First Bank	NE PA Community Federal Credit Union	Better Banks
Matadors Community Credit Union	Fifth District Savings Bank	Blissfield State Bank
Fidelity Bank & Trust	Cedar Falls Community Credit Union	Citizens Bank of Americus
Thomasville National Bank	TEFederal Credit Union	Citizens-Farmers Bank
Citizens State Bank (IN)	TruStar Federal Credit Union	Commercial Bank
Cape Cod Five (Personal)	1st Community Bank	Community Bank of Marshall
Houston Federal Credit Union	Virginia Partners Bank	CornerStone State Bank
Old Hickory Credit Union	Edmonton State Bank	Coulee Bank
WEPCO Federal Credit Union	Scenic Community Credit Union	Elk State Bank
Signature Federal Credit Union	Focus Federal Credit Union	Exchange Bank of Missouri
Cornerstone Community Financial Credit Union	Institution for Savings (Internet Banking)	FedFinancial Federal Credit Union
Dogwood State Bank	Tulare County	Financial Plus Credit Union (IA)

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Yellowstone Bank	Honor Bank	First Kansas Bank
F&M Bank (NC)	The Farmers Bank (IA)	First National Bank Of America
PrimeTrust Federal Credit Union	Tennessee Members First Federal Credit Union	First National Bank of Eastern Arkansas
Think Mutual Bank	American State Bank (Texas)	First National Bank of Middle Tennessee
Bank of Elk River	Able Banking	First Pioneer National Bank
Charlotte State Bank & Trust	The Citizens Bank of Swainsboro & Laurens County	First Secure Community Bank
Third Coast Bank SSB	Wesleyan Investment Foundation	Fortis Private Bank
Old West Federal Credit Union	First National Bank of Coffee County	Frontier Community Bank
The Citizens Bank (Batesville)	CODE Credit Union	Grand Marais State Bank
Skowhegan Savings	Southern Michigan Bank & Trust	Grant County State Bank
Bravera	First Oklahoma Bank	Great American Bank
American National Bank (VA)	Marine Bank & Trust Company	Hocking Valley Bank
The Bank and Trust	Southeastern FCU	Hoosier Heartland State Bank
Omega FCU	FCN Bank	Jonesburg State Bank
Baker Boyer Bank	Brenham National Bank	Lake-Osceola State Bank
Alternatives Federal Credit Union	Greenville National Bank	Lakeview Bank
Farmers & Merchants Bank (VA)	Keystone Bank	Lyon County State Bank
PCSBank	People's Bank	Manhattan Bank
Eagle Federal Credit Union	Royal Bank USA	Mayville State Bank
Palisades Credit Union	BNC National Bank	McClain Bank
Gulf Coast Bank	Cleveland State Bank	Miners & Merchants Bank
Clear Lake Bank & Trust	Exchange National Bank & Trust	Native American Bank
First New England Federal Credit Union	First Service Federal Credit Union	New Frontier Bank
First Eagle Federal Credit Union	Gather Federal Credit Union	North Salem State Bank
First State Bank of Middlebury	Infinity Federal Credit Union	Northern State Bank
Grand Savings Bank (AR)	Gold Credit Union	Nova Credit Union

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Community Bank of Parkersburg	Farmers & Merchants Bank (IN)	Peoples Bank of Greensboro
West Virginia Central Credit Union Investments	State Bank	Peoples Bank of the South
First Northern Bank of Wyoming	American State Bank (ND)	Peoples Community Bank
Central Coast Federal Credit Union	Bank of York	Peoples State Bank
Dime Bank	Capitol National Bank	Pike National Bank
OMNI Community Credit Union	Eastern Michigan Bank	Premier Bank of the South
Cascade Federal Credit Union	Lake Elmo Bank	Richland County Bank
Extra Credit Union	Citizens Bank (MN)	Security Financial Bank
Oxford Federal Credit Union	United Methodist Federal Credit Union	Sherwood Community Bank
Heritage South Community Credit Union	Citizens Bank of Las Cruces	Southern Bank of Tennessee
Luana Savings Bank	Rosedale Federal Savings & Loan Association	Stockmens Bank
Incredible Bank	Trustar bank	Sugar River Bank
INTRUST Bank	First Community Bank (TN)	Sweet Water State Bank
CHROME Federal Credit Union Investments	First Community Credit Union	Telcoe Federal Credit Union
City National bank - BankAtCity	Coconut Grove Bank	The Bank of Lafayette
Wilson Bank & Trust	Prince George's Community Federal Credit Union	The First National Bank of Peterstown
America's Credit Union (TX)	International Finance Bank	The Miners State Bank
Bank Independent	Ozark Bank	The Neffs National Bank
CBI Bank & Trust	WebBank	TPNB Bank
South Atlantic Bank	Community Bank & Trust (GA)	United National Bank
Mountain Credit Union	Brady National Bank	Verus Bank of Commerce
Pioneer Bank & Trust	Northeast Bank (MN)	West Central Bank
Texas Community Bank	CloverBelt CU	Alliance Community Bank
United Financial Credit Union	The Pataskala Banking Company	Bank of Clarkson
Signet Federal Credit Union	Duke University Federal Credit Union	Bank of Lake Mills
C US Bank	Freedom Federal Credit Union	Bank of Lexington

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Security Credit Union	The Bank of Charlotte County	Bank of Newington
AOD Federal Credit Union	MECE Credit Union	Bank of Southside Virginia
Wauchula State Bank	The Cornerstone Bank (MO)	Bank of the Flint Hills
Commercial Bank (TN)	Today's Bank	Cashmere Valley Bank
Jersey Shore State Bank	Farmers Bank (Greenwood)	Clay County Bank
Utah First Federal Credit Union	1st Community Credit Union	Community Bank of Oelwein
MainStreet Community Bank of Florida	Luzerne Bank	Community Bank Owatonna
First Robinson Savings Bank	Northstar Bank	First Carolina Bank
Highland Bank (Business - MN)	Security Federal Savings Bank	First National Bank of Aspermont
State Street Bank (IL)	Arthur State Bank	First National Bank of Oneida
Cumberland Valley National Bank & Trust	Bank of San Francisco	First Sentinel Bank
Englewood Bank	Brookline Bank	First State Bank of Blakely
Jonestown Bank & Trust Co.	Coosa Valley Credit Union	Flint Community Bank
Community Bank of Joseph Oregon	First Basin Credit Union	Green Belt Bank & Trust
Mabrey Bank	First National Bank Jasper	Gulfside Bank
Endurance Federal Credit Union	Members Choice Financial Credit Union	Hardin County Savings Bank
Genesee Regional Bank	California Bear Federal Credit Union	Leighton State Bank
Diamond Bank	Beacon Community Bank	Lyndon State Bank
American Bank & Trust Company (KY)	First Imperial Credit Union	MBT Bank
Vermillion Bank	Meade County Bank	Northmark Bank
First National Bank of Carmi (IL)	Citizens State Bank and Trust	One Florida Bank
Olean Area Federal Credit Union	Table Rock Community Bank	Peoples Bank of Deer Lodge
Mountain Valley (CO)	Stockgrowers State Bank	Range Bank
Chain Bridge Bank	First US Bank	Shamrock Bank
Equitable Bank E-banking	First Western Bank & Trust	Star Choice Credit Union
Commercial Bank (TN & KY)	Meadows Bank	State Bank of Southwest Missouri

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Peach State Bank & Trust	New Market Bank	Stock Growers Bank
Catskill Hudson Bank	Tioga State Bank	The Plains State Bank
Macon Atlanta State Bank	American Pride Bank	Union Bank of Mena
Farmers State Bank (Indiana)	1st National Bank (KS)	United Mississippi Bank
Freedom First Credit Union	Alden State Bank (MI)	United Texas Bank
Peoples Bank and Trust (MO)	American Commerce Bank N.A.	Volunteer Federal Savings Bank
CIBM Bank	Auburn University Federal Credit Union	West Central Georgia Bank
Ohio Catholic Federal Credit Union	Bank of Bird-in-Hand	Wyoming Community Bank
TruPartner Credit Union	The Bank of Denver	
Credit Union of Georgia	BankWest (MN)	
Capitol Credit Union (TX)	The Bath State Bank	
First Western	Central Bank (FL)	
Citizens State Bank (IL)	Central National Bank (Poteau)	
Texas Bank and Trust	CentreBank	
First National Bank & Trust (MI)	Citizens Bank and Trust (GA)	
Northeast Bank (ME) - Business	Commercial Trust	
Citizens Bank & Trust (AR)	CFB (WI)	
River City Bank (Louisville, KY)	Credit Union One (OK)	
Bank of the Valley	Eagle Bank MN	
VA Desert Pacific Federal Credit Union	Education First Credit Union	
Dart Bank	FNB Farmers National Bank	
Ohio Valley Bank	Fieldpoint Private Bank & Trust	
Old Missouri Bank	First & Peoples Bank and Trust Company	
United Southeast Federal Credit Union	First Education Federal Credit Union	

As of March 2024 and subject to change.