

BANKING & LENDING SOLUTIONS

Deposit Cash Account
Available Bank List



July 23, 2024

 LPL Financial



CASH & BANKING

LPL Financial Deposit Cash Account Available Bank List

About the Available Bank List (ABL)

The Available Bank List is a list of available banks into which your funds may be deposited, and is available from your financial advisor and on www.lpl.com. The banks appear in alphabetical order and your cash may be allocated to any bank on the list at any point in time. For each bank on the ABL, LPL (as your agent) will ensure that your DCA sweep deposits do not exceed the \$250,000 FDIC limits.

You may not designate which banks on the ABL receive your funds. However, you may at any time designate a bank as ineligible to receive your funds. This will result in your funds not being deposited into this bank. Or, if already there, we will remove your funds from that bank and designate the bank as ineligible to receive future deposits.

Unless you direct us to place your funds in a different investment, your funds from eliminated banks will be deposited in any bank with capacity set forth on the ABL, as amended by you. To make these amendments, you need to inform your financial advisor.

You should review the ABL carefully. If you already have funds at any bank on the ABL, please notify your financial advisor to designate that bank as ineligible (as detailed above) so that no additional funds are allocated through this program to that bank, which should help prevent deposits in that bank from exceeding your FDIC- defined ownership category insurance limits. 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.

On the ABL, banks may be added, removed, or the order of the priority sequence may change. If we are making changes to the ABL, in general, you will receive prior notification. However, under certain limited circumstances, prior notification may not be possible. We will provide you with notice of such changes as soon as practicable. When changes are made, we will update the ABL located on lpl.com/disclosures.html in real time and provide the most up-to-date version of the ABL in your statement at the time your statement is generated.

If a bank at which you have funds is no longer available through the DCA program, you may choose to establish a direct depository relationship with the bank, subject to its rules with respect to establishing and maintaining deposit accounts. If you choose not to establish a direct depository relationship with the bank, your funds will be transferred to an available bank set forth on the Available Bank List.

Please note: For clients who have an account eligible for the LPL Insured Cash Account (ICA) program and the LPL Deposit Cash Account (DCA) program, LPL will automatically opt clients out of any overlapping banks on the ICA Priority Bank List and DCA Available Bank List. There is no action required of clients or their financial advisors.

CASH & BANKING

LPL Financial Deposit Cash Account Available Bank List

Available Bank List

AXOS Bank	Lake Forest Bank & Trust Co.	
Bank OZK	Libertyville Bank & Trust Co., N.A.	
Barrington Bank & Trust	Luana Savings Bank	
Beal Bank USA	Metro City Bank	
Beverly Bank & Trust Co., N.A.	Northbrook Bank & Trust Co., N.A.	
Centennial Bank	Old Plank Trail Community Bank, N.A.	
Citibank, N.A.	Sallie Mae Bank	
Citizens Bank, N.A.	Schaumburg Bank & Trust Co., N.A.	
Comenity Capital Bank	St. Charles Bank & Trust Co.	
Comenity Bank	State Bank of the Lakes, N.A.	
Cross River Bank	Town Bank, N.A.	
Crystal Lake Bank & Trust Co, N.A.	Toyota Financial Savings Bank	
Customers Bank	US Bank, N.A.	
Flushing Bank	Village Bank & Trust, N.A.	
Forbright Bank	Wheaton Bank & Trust, N.A.	
Hinsdale Bank & Trust Company	Wintrust, N.A.	
HSBC Bank USA, N.A.		



CASH & BANKING

LPL Financial Deposit Cash Account Available Bank List

This material has been prepared by LPL Financial.

Securities and advisory services offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).

Insurance products are offered through LPL or its licensed affiliates. To the extent you are receiving investment advice from a separately registered independent investment advisor, please note that LPL is not an affiliate of and makes no representation with respect to such entity.

If your advisor is located at a bank or credit union, please note that the bank/credit union is not registered as a broker-dealer or investment advisor. Registered representatives of LPL may also be employees of the bank/credit union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, the bank/credit union. Securities and insurance offered through LPL or its affiliates are:

Not FDIC or NCUA/NCUSIF Insured	No Bank or Credit Union Guarantee	May Lose Value
Not a Bank/Credit Union Deposit		Not Insured by any Government Agency