

CASH & BANKING

LPL Financial Insured Cash Account (ICA):
Current Priority Bank List Business Accounts

Effective January 19, 2021

ABOUT THE PRIORITY BANK LIST (PBL)

The Priority Bank List is a list of available Banks into which your funds may be deposited and is available from your financial advisor and on lplfinancial.lpl.com/disclosures. The Banks appear in columns by state or region. In the column under your applicable state or region are multiple Banks in the order in which your funds will be allocated. The last banks on the list are "Excess Banks" and are noted as such. For all other banks on the PBL except these Excess Banks, LPL Financial as your agent will ensure that your ICA sweep deposits do not exceed the \$250,000 (or \$500,000 for joint accounts) FDIC-defined ownership category limits. For the Excess Banks, your funds may be deposited without consideration of the \$250,000 and \$500,000 limits. However, this will only be done when there is insufficient capacity in other Banks on the PBL to take your assets and not break through the \$250,000 and \$500,000 limits and is meant to be temporary in nature.

You may not change the order of the Banks on the PBL. 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 at the first available Bank set forth on the Priority Bank List, as amended by you. To make these amendments, you need to inform your financial advisor.

You should review the PBL carefully. If you already have funds at any Bank on the list, 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 to avoid deposits in that Bank 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 Priority Bank List, Banks may be added, removed, or the order of the priority sequence may change. Please consult your financial advisor or LPL.com periodically throughout the month for recent updates and information regarding how these changes may impact your account.

If a Bank at which you have funds is no longer available through the ICA 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 the first available Bank set forth on the Priority Bank List.

LPL ICA PBL: BY STATE AND REGION AS OF January 19, 2021

| | CA | TX | FL | IL | NY | PA |
|--------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|
| 1 | Bank of Baroda | JPMorgan Chase | JPMorgan Chase | JPMorgan Chase | JPMorgan Chase | HSBC |
| 2 | JPMorgan Chase | Peoples United | Bank of Baroda | Peoples United | Barclays Bank Del. | Citibank |
| 3 | Barclays Bank Del. | Barclays Bank Del. | Peoples United | Bank of Baroda | Bank of Baroda | Bank of Baroda |
| 4 | Wells Fargo Bank | HSBC | Barclays Bank Del. | Barclays Bank Del. | Wells Fargo Bank | JPMorgan Chase |
| 5 | Mizuho Bank | Citibank | HSBC | Wells Fargo Bank | Bank of East Asia | Barclays Bank Del. |
| 6 | HSBC | NY Community Bank | Wells Fargo Bank | HSBC | Peoples United | State Bank of India |
| 7 | State Bank of India | TriState Capital Bank | Synovus Bank | Citibank | Citibank | Wells Fargo Bank |
| 8 | Peoples United | Wells Fargo Bank | Citibank | Truist Bank | HSBC | Peoples United |
| 9 | Citibank | Atlantic Capital Bank | Mizuho Bank | Mizuho Bank | State Bank of India | Morton Community |
| 10 | Truist Bank | Truist Bank | State Bank of India | State Bank of India | Truist Bank | Synovus Bank |
| 11 | TriState Capital Bank | Mizuho Bank | TriState Capital Bank | Sterling National Bank | TriState Capital Bank | TriState Capital Bank |
| 12 | Atlantic Capital Bank | State Bank of India | Truist Bank | Bank Hapoalim B.M. | Synovus Bank | Truist Bank |
| 13 | Sterling National Bank | Bank of East Asia | Bank of East Asia | Atlantic Capital Bank | Atlantic Capital Bank | Mizuho Bank |
| 14 | Bank of East Asia | Bank of Baroda | NY Community Bank | TriState Capital Bank | NY Community Bank | Bank of East Asia |
| 15 | Synovus Bank | Sterling National Bank | Bank Hapoalim B.M. | Bank of East Asia | Sterling National Bank | NY Community Bank |
| 16 | AXOS Bank | Bank of NH | Sterling National Bank | NY Community Bank | Bank Hapoalim B.M. | Bank Hapoalim B.M. |
| 17 | NY Community Bank | Bank Hapoalim B.M. | Morton Community | Synovus Bank | AXOS Bank | Bank of NH |
| 18 | Bank Hapoalim B.M. | Synovus Bank | Cadence Bank | Morton Community | Morton Community | Cadence Bank |
| 19 | Morton Community | Morton Community | AXOS Bank | Cadence Bank | Cadence Bank | Sterling National Bank |
| 20 | Bank of NH | Cadence Bank | Bank of NH | AXOS Bank | Mizuho Bank | AXOS Bank |
| 21 | Cadence Bank | AXOS Bank | Atlantic Capital Bank | Bank of NH | Bank of NH | Atlantic Capital Bank |
| 22 | First Horizon Bank | First Horizon Bank | First Horizon Bank | First Horizon Bank | First Horizon Bank | First Horizon Bank |
| Excess Banks | | | | | | |
| 23 | Wells Fargo Bank | Wells Fargo Bank | Wells Fargo Bank | Wells Fargo Bank | Wells Fargo Bank | Wells Fargo Bank |
| 24 | Citibank | Citibank | Citibank | Citibank | Citibank | Citibank |

LPL ICA PBL: BY STATE AND REGION AS OF January 19, 2021

| | MA | CO | NJ | WA | AK, HI, ID, MT, OR, WY | AZ, NM, NV, UT |
|--------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|
| 1 | JPMorgan Chase | JPMorgan Chase | JPMorgan Chase | JPMorgan Chase | JPMorgan Chase | Bank of Baroda |
| 2 | Wells Fargo Bank | Wells Fargo Bank | HSBC | Barclays Bank Del. | Sterling National Bank | Wells Fargo Bank |
| 3 | HSBC | Citibank | Bank Hapoalim B.M. | Wells Fargo Bank | Barclays Bank Del. | JPMorgan Chase |
| 4 | Bank of Baroda | Mizuho Bank | Wells Fargo Bank | Bank of Baroda | Wells Fargo Bank | Barclays Bank Del. |
| 5 | Peoples United | Bank of Baroda | Bank of Baroda | HSBC | Mizuho Bank | HSBC |
| 6 | Barclays Bank Del. | Peoples United | Peoples United | Peoples United | Bank of Baroda | Peoples United |
| 7 | Mizuho Bank | Barclays Bank Del. | Barclays Bank Del. | Mizuho Bank | Peoples United | Mizuho Bank |
| 8 | State Bank of India | HSBC | Citibank | State Bank of India | HSBC | Morton Community |
| 9 | Atlantic Capital Bank | State Bank of India | Mizuho Bank | Citibank | State Bank of India | Citibank |
| 10 | Citibank | TriState Capital Bank | Truist Bank | TriState Capital Bank | TriState Capital Bank | Truist Bank |
| 11 | Sterling National Bank | Bank of NH | State Bank of India | Truist Bank | AXOS Bank | TriState Capital Bank |
| 12 | Truist Bank | Sterling National Bank | TriState Capital Bank | Bank of East Asia | Atlantic Capital Bank | AXOS Bank |
| 13 | TriState Capital Bank | Truist Bank | Atlantic Capital Bank | Sterling National Bank | Citibank | State Bank of India |
| 14 | Bank of East Asia | Bank Hapoalim B.M. | Sterling National Bank | NY Community Bank | Morton Community | Sterling National Bank |
| 15 | NY Community Bank | Bank of East Asia | Synovus Bank | Synovus Bank | Bank of East Asia | NY Community Bank |
| 16 | Bank Hapoalim B.M. | Atlantic Capital Bank | Morton Community | Morton Community | NY Community Bank | Synovus Bank |
| 17 | Morton Community | Morton Community | AXOS Bank | Cadence Bank | Bank Hapoalim B.M. | Bank Hapoalim B.M. |
| 18 | Cadence Bank | Cadence Bank | Bank of NH | Bank Hapoalim B.M. | Cadence Bank | Bank of East Asia |
| 19 | Synovus Bank | AXOS Bank | Cadence Bank | Bank of NH | Synovus Bank | Cadence Bank |
| 20 | Bank of NH | Synovus Bank | NY Community Bank | AXOS Bank | Bank of NH | Atlantic Capital Bank |
| 21 | AXOS Bank | NY Community Bank | Bank of East Asia | Atlantic Capital Bank | Truist Bank | Bank of NH |
| 22 | First Horizon Bank | First Horizon Bank | First Horizon Bank | First Horizon Bank | First Horizon Bank | First Horizon Bank |
| Excess Banks | | | | | | |
| 23 | Wells Fargo Bank | Wells Fargo Bank | Wells Fargo Bank | Wells Fargo Bank | Wells Fargo Bank | Wells Fargo Bank |
| 24 | Citibank | Citibank | Citibank | Citibank | Citibank | Citibank |

LPL ICA PBL: BY STATE AND REGION AS OF January 19, 2021

| | AR, KS, LA, MO, OK | IA, MN, ND, NE, SD, WI | IN, MI, OH | AL, GA, KY, MS, SC, TN | DC, DE, MD, NC, VA, WV | CT, ME, NH, RI, VT, Other |
|--------------|------------------------|---------------------------|------------------------|---------------------------|---------------------------|------------------------------------|
| 1 | TriState Capital Bank | JPMorgan Chase | JPMorgan Chase | JPMorgan Chase | JPMorgan Chase | JPMorgan Chase |
| 2 | JPMorgan Chase | Barclays Bank Del. | Barclays Bank Del. | Bank of Baroda | Barclays Bank Del. | Barclays Bank Del. |
| 3 | HSBC | Bank of Baroda | Bank of Baroda | Barclays Bank Del. | Wells Fargo Bank | Wells Fargo Bank |
| 4 | Wells Fargo Bank | Wells Fargo Bank | Wells Fargo Bank | Wells Fargo Bank | Bank Hapoalim B.M. | Bank of East Asia |
| 5 | Peoples United | HSBC | HSBC | NY Community Bank | HSBC | TriState Capital Bank |
| 6 | Barclays Bank Del. | Peoples United | Citibank | TriState Capital Bank | Mizuho Bank | HSBC |
| 7 | Bank of Baroda | Mizuho Bank | State Bank of India | HSBC | State Bank of India | Peoples United |
| 8 | Truist Bank | State Bank of India | Morton Community | State Bank of India | Peoples United | Mizuho Bank |
| 9 | Mizuho Bank | Morton Community | Peoples United | Peoples United | Morton Community | State Bank of India |
| 10 | State Bank of India | Citibank | Mizuho Bank | Sterling National Bank | Citibank | Morton Community |
| 11 | Citibank | Truist Bank | Bank of East Asia | Synovus Bank | Sterling National Bank | Citibank |
| 12 | Atlantic Capital Bank | Bank of East Asia | Bank Hapoalim B.M. | Citibank | Truist Bank | Truist Bank |
| 13 | Bank of East Asia | Synovus Bank | Sterling National Bank | Mizuho Bank | TriState Capital Bank | Cadence Bank |
| 14 | AXOS Bank | Sterling National Bank | Bank of NH | Bank of East Asia | NY Community Bank | Sterling National Bank |
| 15 | Sterling National Bank | TriState Capital Bank | Truist Bank | Bank Hapoalim B.M. | Bank of Baroda | AXOS Bank |
| 16 | NY Community Bank | NY Community Bank | Synovus Bank | Morton Community | Synovus Bank | Bank of Baroda |
| 17 | Bank Hapoalim B.M. | Bank Hapoalim B.M. | TriState Capital Bank | Atlantic Capital Bank | AXOS Bank | Synovus Bank |
| 18 | Synovus Bank | Atlantic Capital Bank | NY Community Bank | AXOS Bank | Bank of NH | Bank of NH |
| 19 | Morton Community | AXOS Bank | Atlantic Capital Bank | Bank of NH | Cadence Bank | Community Bank |
| 20 | Bank of NH | Cadence Bank | AXOS Bank | Cadence Bank | Bank of East Asia | Atlantic Capital Bank |
| 21 | Cadence Bank | Bank of NH | Cadence Bank | Truist Bank | Atlantic Capital Bank | Bank Hapoalim B.M. |
| 22 | First Horizon Bank | First Horizon Bank | First Horizon Bank | First Horizon Bank | First Horizon Bank | First Horizon Bank |
| Excess Banks | | | | | | |
| 23 | Wells Fargo Bank | Wells Fargo Bank | Wells Fargo Bank | Wells Fargo Bank | Wells Fargo Bank | Wells Fargo Bank |
| 24 | Citibank | Citibank | Citibank | Citibank | Citibank | Citibank |



This material has been prepared by LPL Financial.

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| 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 |