

CASH & BANKING

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

Effective January 29, 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 29, 2021

	CA	TX	FL	IL	NY	PA
1	Goldman Sachs Bank	U.S. Bank	Discover Bank	Morgan Stanley, P.B.	Morgan Stanley, N.A.	Morgan Stanley, N.A.
2	U.S. Bank	Goldman Sachs Bank	U.S. Bank	U.S. Bank	U.S. Bank	U.S. Bank
3	Citibank	Discover Bank	Citibank	Citibank	Citibank	Citibank
4	Barclays Bank Delaware	Morgan Stanley, N.A.	Goldman Sachs Bank	Barclays Bank Delaware	Barclays Bank Delaware	Goldman Sachs Bank
5	Wells Fargo Bank	Morgan Stanley, P.B.	American Express Bank	American Express Bank	Goldman Sachs Bank	Barclays Bank Delaware
6	Bank of Baroda	Barclays Bank Delaware	Morgan Stanley, N.A.	Goldman Sachs Bank	Morgan Stanley, P.B.	Discover Bank
7	Bank of East Asia	TriState Capital Bank	Morgan Stanley, P.B.	Discover Bank	American Express Bank	Sterling National Bank
8	American Express Bank	Sterling National Bank	Barclays Bank Delaware	Morgan Stanley, N.A.	Discover Bank	Morgan Stanley, P.B.
9	Morgan Stanley, N.A.	State Bank of India	Bank of Baroda	Mizuho Bank	Mizuho Bank	State Bank of India
10	Morgan Stanley, P.B.	Peoples United	Peoples United	State Bank of India	State Bank of India	Bank of Baroda
11	State Bank of India	Citibank	State Bank of India	Bank of Baroda	Bank Hapoalim B.M.	Bank Hapoalim B.M.
12	Discover Bank	Mizuho Bank	Wells Fargo Bank	Peoples United	Bank of Baroda	Mizuho Bank
13	TriState Capital Bank	M&T Trust Company	M&T Trust Company	Wells Fargo Bank	Peoples United	Peoples United
14	Mizuho Bank	Truist Bank	NY Community Bank	M&T Trust Company	Wells Fargo Bank	Wells Fargo Bank
15	Peoples United	Wells Fargo Bank	Mizuho Bank	Truist Bank	Bank of NH	Bank of NH
16	Truist Bank	Bank of Baroda	Truist Bank	Bank of East Asia	M&T Trust Company	M&T Trust Company
17	Bank Hapoalim B.M.	Bank of East Asia	Bank of East Asia	TriState Capital Bank	Truist Bank	Truist Bank
18	M&T Trust Company	Bank Hapoalim B.M.	TriState Capital Bank	NY Community Bank	Bank of East Asia	Bank of East Asia
19	NY Community Bank	NY Community Bank	Sterling National Bank	Sterling National Bank	TriState Capital Bank	TriState Capital Bank
20	Sterling National Bank	Synovus Bank	Bank Hapoalim B.M.	Bank Hapoalim B.M.	NY Community Bank	NY Community Bank
21	Synovus Bank	Atlantic Capital Bank	Synovus Bank	Synovus Bank	Sterling National Bank	American Express Bank
22	Atlantic Capital Bank	Morton Community	Atlantic Capital Bank	Atlantic Capital Bank	Synovus Bank	Synovus Bank
23	Morton Community	AXOS Bank	Morton Community	Morton Community	Atlantic Capital Bank	Atlantic Capital Bank
24	AXOS Bank	Bank of NH	AXOS Bank	AXOS Bank	Morton Community	Morton Community
25	Bank of NH	Cadence Bank	Bank of NH	Bank of NH	AXOS Bank	AXOS Bank
26	Cadence Bank	American Express Bank	Cadence Bank	Cadence Bank	Cadence Bank	Cadence Bank
27	First Horizon Bank	First Horizon Bank	First Horizon Bank	First Horizon Bank	First Horizon Bank	First Horizon Bank
28						
29						
Excess Banks						
30	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank
31	Citibank	Citibank	Citibank	Citibank	Citibank	Citibank

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	MA	CO	NJ	WA	AK, HI, ID, MT, OR, WY	AZ, NM, NV, UT
1	U.S. Bank	U.S. Bank	U.S. Bank	Citibank	U.S. Bank	Goldman Sachs Bank
2	Goldman Sachs Bank	NY Community Bank	Citibank	AXOS Bank	Barclays Bank Delaware	U.S. Bank
3	Discover Bank	Truist Bank	Barclays Bank Delaware	M&T Trust Company	NY Community Bank	Citibank
4	Morgan Stanley, N.A.	Citibank	Synovus Bank	Bank of East Asia	Citibank	Barclays Bank Delaware
5	Barclays Bank Delaware	Morgan Stanley, P.B.	Goldman Sachs Bank	U.S. Bank	Goldman Sachs Bank	State Bank of India
6	Morton Community	Barclays Bank Delaware	State Bank of India	Barclays Bank Delaware	State Bank of India	Wells Fargo Bank
7	Bank of Baroda	Goldman Sachs Bank	Wells Fargo Bank	Morgan Stanley, N.A.	Wells Fargo Bank	Morgan Stanley, N.A.
8	Mizuho Bank	M&T Trust Company	Morgan Stanley, N.A.	Goldman Sachs Bank	American Express Bank	Mizuho Bank
9	State Bank of India	American Express Bank	American Express Bank	Morgan Stanley, P.B.	Morgan Stanley, N.A.	Discover Bank
10	Bank Hapoalim B.M.	Wells Fargo Bank	Discover Bank	American Express Bank	Discover Bank	Morgan Stanley, P.B.
11	Peoples United	Mizuho Bank	Morgan Stanley, P.B.	Discover Bank	Morgan Stanley, P.B.	Peoples United
12	Wells Fargo Bank	State Bank of India	Peoples United	State Bank of India	Truist Bank	M&T Trust Company
13	Citibank	Morgan Stanley, N.A.	Sterling National Bank	Bank of Baroda	Mizuho Bank	Truist Bank
14	Truist Bank	Discover Bank	Mizuho Bank	Wells Fargo Bank	Peoples United	Bank of Baroda
15	Morgan Stanley, P.B.	Peoples United	M&T Trust Company	Mizuho Bank	M&T Trust Company	Bank of East Asia
16	M&T Trust Company	Bank of East Asia	Truist Bank	Peoples United	Bank of Baroda	TriState Capital Bank
17	American Express Bank	Bank of Baroda	Bank of Baroda	Truist Bank	Bank of East Asia	American Express Bank
18	Bank of East Asia	TriState Capital Bank	Bank of East Asia	TriState Capital Bank	TriState Capital Bank	NY Community Bank
19	TriState Capital Bank	Sterling National Bank	TriState Capital Bank	NY Community Bank	Bank Hapoalim B.M.	Sterling National Bank
20	NY Community Bank	Bank Hapoalim B.M.	NY Community Bank	Sterling National Bank	Synovus Bank	Bank Hapoalim B.M.
21	Sterling National Bank	Synovus Bank	Bank Hapoalim B.M.	Bank Hapoalim B.M.	Morton Community	Synovus Bank
22	Synovus Bank	Atlantic Capital Bank	Atlantic Capital Bank	Synovus Bank	AXOS Bank	Atlantic Capital Bank
23	Atlantic Capital Bank	Morton Community	Morton Community	Atlantic Capital Bank	Bank of NH	Morton Community
24	AXOS Bank	AXOS Bank	AXOS Bank	Morton Community	Cadence Bank	AXOS Bank
25	Bank of NH	Bank of NH	Bank of NH	Bank of NH	Sterling National Bank	Bank of NH
26	Cadence Bank	Cadence Bank	Cadence Bank	Cadence Bank	Atlantic Capital Bank	Cadence Bank
27	First Horizon Bank	First Horizon Bank	First Horizon Bank	First Horizon Bank	First Horizon Bank	First Horizon Bank
28						
29						
Excess Banks						
30	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank
31	Citibank	Citibank	Citibank	Citibank	Citibank	Citibank

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	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	U.S. Bank	U.S. Bank	Morgan Stanley, N.A.	U.S. Bank	Discover Bank	U.S. Bank
2	Citibank	Citibank	U.S. Bank	Wells Fargo Bank	U.S. Bank	Citibank
3	Goldman Sachs Bank	Wells Fargo Bank	Goldman Sachs Bank	Citibank	Citibank	Goldman Sachs Bank
4	Morgan Stanley, N.A.	Goldman Sachs Bank	Citibank	Goldman Sachs Bank	Goldman Sachs Bank	Discover Bank
5	Barclays Bank Delaware	Barclays Bank Delaware	Mizuho Bank	American Express Bank	American Express Bank	Morgan Stanley, N.A.
6	Discover Bank	Discover Bank	American Express Bank	Morgan Stanley, N.A.	Morgan Stanley, N.A.	Morgan Stanley, P.B.
7	Morgan Stanley, P.B.	NY Community Bank	State Bank of India	Discover Bank	Morgan Stanley, P.B.	Barclays Bank Delaware
8	Bank Hapoalim B.M.	M&T Trust Company	Barclays Bank Delaware	Morgan Stanley, P.B.	Barclays Bank Delaware	M&T Trust Company
9	Wells Fargo Bank	AXOS Bank	Discover Bank	Barclays Bank Delaware	Wells Fargo Bank	Mizuho Bank
10	Mizuho Bank	Morgan Stanley, N.A.	Morgan Stanley, P.B.	Mizuho Bank	State Bank of India	State Bank of India
11	State Bank of India	Morgan Stanley, P.B.	TriState Capital Bank	State Bank of India	Bank of East Asia	Bank of East Asia
12	Peoples United	Peoples United	Bank of East Asia	Peoples United	Peoples United	Peoples United
13	American Express Bank	Mizuho Bank	Peoples United	M&T Trust Company	M&T Trust Company	Wells Fargo Bank
14	M&T Trust Company	State Bank of India	Wells Fargo Bank	Atlantic Capital Bank	Mizuho Bank	Truist Bank
15	Truist Bank	Truist Bank	M&T Trust Company	Truist Bank	TriState Capital Bank	Bank of Baroda
16	Bank of Baroda	Bank of Baroda	Truist Bank	Bank of Baroda	Truist Bank	TriState Capital Bank
17	Bank of East Asia	Bank of East Asia	Bank of Baroda	Bank of East Asia	Bank of Baroda	American Express Bank
18	TriState Capital Bank	TriState Capital Bank	NY Community Bank	TriState Capital Bank	NY Community Bank	NY Community Bank
19	NY Community Bank	American Express Bank	Sterling National Bank	NY Community Bank	Sterling National Bank	Sterling National Bank
20	Sterling National Bank	Sterling National Bank	Bank Hapoalim B.M.	Sterling National Bank	Synovus Bank	Bank Hapoalim B.M.
21	Synovus Bank	Synovus Bank	Synovus Bank	Synovus Bank	Bank Hapoalim B.M.	Synovus Bank
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23	Bank of NH	Atlantic Capital Bank	Morton Community	Morton Community	Morton Community	Morton Community
24	Cadence Bank	Morton Community	AXOS Bank	AXOS Bank	AXOS Bank	AXOS Bank
25	AXOS Bank	Bank of NH	Bank of NH	Bank of NH	Bank of NH	Bank of NH
26	Atlantic Capital Bank	Cadence Bank	Cadence Bank	Cadence Bank	Cadence Bank	Cadence Bank
27	First Horizon Bank	First Horizon Bank	First Horizon Bank	First Horizon Bank	First Horizon Bank	First Horizon Bank
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Excess Banks						
30	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank
31	Citibank	Citibank	Citibank	Citibank	Citibank	Citibank



This material has been prepared by LPL Financial.

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