

CASH & BANKING

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

Effective December 10, 2020

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 December 10, 2020

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

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

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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	TriState Capital Bank	JPMorgan Chase	JPMorgan Chase	JPMorgan Chase	JPMorgan Chase	JPMorgan Chase
2	Wells Fargo Bank	Bank of Baroda	Bank of Baroda	Bank of Baroda	Wells Fargo Bank	Wells Fargo Bank
3	HSBC	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Bank Hapoalim B.M.	Bank of East Asia
4	JPMorgan Chase	HSBC	HSBC	NY Community Bank	HSBC	TriState Capital Bank
5	Peoples United	Peoples United	Citibank	TriState Capital Bank	Mizuho Bank	HSBC
6	Bank of Baroda	Mizuho Bank	State Bank of India	HSBC	State Bank of India	Peoples United
7	Truist Bank	State Bank of India	Morton Community	State Bank of India	Peoples United	Mizuho Bank
8	Mizuho Bank	Morton Community	Peoples United	Peoples United	Morton Community	State Bank of India
9	State Bank of India	Citibank	Mizuho Bank	Sterling National Bank	Citibank	Morton Community
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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