

# CASH & BANKING

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

Effective April 14, 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](http://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](http://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 April 14, 2021

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