

CASH & BANKING

LPL Financial Insured Cash Account (ICA):
Current Priority Bank List Retail 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	JPMorgan Chase	Goldman Sachs Bank	JPMorgan Chase	Goldman Sachs Bank	Citibank	Morgan Stanley, N.A.
2	First Horizon Bank	JPMorgan Chase	U.S. Bank	JPMorgan Chase	U.S. Bank	Goldman Sachs Bank
3	Goldman Sachs Bank	HSBC	Goldman Sachs Bank	U.S. Bank	Morgan Stanley, N.A.	JPMorgan Chase
4	HSBC	Morgan Stanley, N.A.	Morgan Stanley, N.A.	Discover Bank	Goldman Sachs Bank	Truist Bank
5	Morgan Stanley, P.B.	Peoples United	Discover Bank	Morgan Stanley, N.A.	JPMorgan Chase	Peoples United
6	Morgan Stanley, N.A.	U.S. Bank	American Express Bank	Citibank	HSBC	HSBC
7	Peoples United	State Bank of India	Bank Hapoalim B.M.	NY Community Bank	State Bank of India	Discover Bank
8	Discover Bank	TriState Capital Bank	HSBC	American Express Bank	Peoples United	U.S. Bank
9	Citibank	Mizuho Bank	State Bank of India	State Bank of India	Wells Fargo Bank	NY Community Bank
10	NY Community Bank	Citibank	Peoples United	HSBC	American Express Bank	Citibank
11	State Bank of India	American Express Bank	Citibank	Mizuho Bank	Discover Bank	State Bank of India
12	TriState Capital Bank	Bank of Baroda	Wells Fargo Bank	Morgan Stanley, P.B.	NY Community Bank	American Express Bank
13	Bank of Baroda	Wells Fargo Bank	TriState Capital Bank	Peoples United	TriState Capital Bank	Morgan Stanley, P.B.
14	U.S. Bank	M&T Trust Company	Bank of East Asia	Wells Fargo Bank	Bank of East Asia	Wells Fargo Bank
15	Wells Fargo Bank	Morgan Stanley, P.B.	NY Community Bank	M&T Trust Company	Morgan Stanley, P.B.	TriState Capital Bank
16	Mizuho Bank	Discover Bank	Mizuho Bank	First Horizon Bank	Mizuho Bank	Bank of Baroda
17	M&T Trust Company	First Horizon Bank	Morgan Stanley, P.B.	Bank of Baroda	Cadence Bank	Mizuho Bank
18	American Express Bank	Bank of East Asia	First Horizon Bank	Bank of East Asia	Bank of Baroda	Morton Community
19	Bank of East Asia	NY Community Bank	M&T Trust Company	TriState Capital Bank	First Horizon Bank	M&T Trust Company
20	Bank Hapoalim B.M.	Morton Community	Synovus Bank	Morton Community	M&T Trust Company	First Horizon Bank
21	Morton Community	Cadence Bank	Bank of Baroda	Cadence Bank	Bank Hapoalim B.M.	Bank of East Asia
22	AXOS Bank	Sterling National Bank	Morton Community	Synovus Bank	Sterling National Bank	Synovus Bank
23	Cadence Bank	Bank Hapoalim B.M.	Cadence Bank	Bank Hapoalim B.M.	Synovus Bank	Bank Hapoalim B.M.
24	Sterling National Bank	Synovus Bank	Sterling National Bank	Atlantic Capital Bank	Atlantic Capital Bank	Cadence Bank
25	Truist Bank	AXOS Bank	Atlantic Capital Bank	Sterling National Bank	Morton Community	Atlantic Capital Bank
26	Atlantic Capital Bank	Atlantic Capital Bank	AXOS Bank	AXOS Bank	Synovus Bank	AXOS Bank
27	Bank of NH	Bank of NH	Bank of NH	Bank of NH	AXOS Bank	Bank of NH
28	Synovus Bank	Truist Bank	Truist Bank	Truist Bank	Truist Bank	Sterling National Bank
Excess Banks						
29	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank
30	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	First Horizon Bank	HSBC	Morgan Stanley, N.A.	Morgan Stanley, P.B.	Truist Bank	Goldman Sachs Bank
4	American Express Bank	Goldman Sachs Bank	Discover Bank	Discover Bank	Goldman Sachs Bank	NY Community Bank
5	U.S. Bank	Peoples United	Morgan Stanley, P.B.	Morgan Stanley, N.A.	HSBC	JPMorgan Chase
6	Citibank	State Bank of India	State Bank of India	Peoples United	State Bank of India	HSBC
7	Mizuho Bank	Wells Fargo Bank	HSBC	NY Community Bank	Discover Bank	Morgan Stanley, N.A.
8	State Bank of India	American Express Bank	American Express Bank	American Express Bank	Morgan Stanley, N.A.	State Bank of India
9	HSBC	Morgan Stanley, N.A.	Peoples United	Wells Fargo Bank	Morgan Stanley, P.B.	Peoples United
10	Peoples United	U.S. Bank	Citibank	State Bank of India	Peoples United	M&T Trust Company
11	TriState Capital Bank	Morgan Stanley, P.B.	U.S. Bank	U.S. Bank	Citibank	American Express Bank
12	Discover Bank	Citibank	Bank of Baroda	Citibank	U.S. Bank	Citibank
13	Morgan Stanley, N.A.	NY Community Bank	Wells Fargo Bank	HSBC	Wells Fargo Bank	First Horizon Bank
14	Morgan Stanley, P.B.	First Horizon Bank	TriState Capital Bank	Mizuho Bank	TriState Capital Bank	Wells Fargo Bank
15	Wells Fargo Bank	TriState Capital Bank	First Horizon Bank	M&T Trust Company	M&T Trust Company	Truist Bank
16	M&T Trust Company	Mizuho Bank	M&T Trust Company	First Horizon Bank	Mizuho Bank	TriState Capital Bank
17	Bank of Baroda	M&T Trust Company	Mizuho Bank	Truist Bank	Atlantic Capital Bank	Sterling National Bank
18	Bank of East Asia	Bank of Baroda	NY Community Bank	Bank of Baroda	First Horizon Bank	Mizuho Bank
19	NY Community Bank	Bank of East Asia	Morton Community	Bank of East Asia	Bank of Baroda	Discover Bank
20	Sterling National Bank	Morton Community	Bank of East Asia	TriState Capital Bank	Bank of East Asia	Bank of Baroda
21	Bank Hapoalim B.M.	Bank Hapoalim B.M.	Synovus Bank	Synovus Bank	NY Community Bank	Bank of East Asia
22	Morton Community	Cadence Bank	Bank Hapoalim B.M.	Bank Hapoalim B.M.	Morton Community	Synovus Bank
23	Cadence Bank	Atlantic Capital Bank	Sterling National Bank	Morton Community	Cadence Bank	Bank Hapoalim B.M.
24	AXOS Bank	Sterling National Bank	AXOS Bank	Atlantic Capital Bank	Sterling National Bank	Morton Community
25	Bank of NH	AXOS Bank	Bank of NH	AXOS Bank	Synovus Bank	Cadence Bank
26	Synovus Bank	Synovus Bank	Cadence Bank	Bank of NH	Bank Hapoalim B.M.	AXOS Bank
27	Atlantic Capital Bank	Bank of NH	Atlantic Capital Bank	Cadence Bank	AXOS Bank	Bank of NH
28	Truist Bank	Truist Bank	Truist Bank	Sterling National Bank	Bank of NH	Atlantic Capital Bank
Excess Banks						
29	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank
30	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	First Horizon Bank	JPMorgan Chase	HSBC	NY Community Bank
3	Bank of East Asia	Discover Bank	HSBC	Discover Bank	Morgan Stanley, N.A.	U.S. Bank
4	AXOS Bank	American Express Bank	U.S. Bank	Morgan Stanley, P.B.	Morgan Stanley, P.B.	Goldman Sachs Bank
5	U.S. Bank	Morgan Stanley, N.A.	Goldman Sachs Bank	HSBC	American Express Bank	Morgan Stanley, N.A.
6	Goldman Sachs Bank	Morgan Stanley, P.B.	American Express Bank	State Bank of India	Goldman Sachs Bank	Sterling National Bank
7	Discover Bank	HSBC	Morgan Stanley, N.A.	Peoples United	State Bank of India	American Express Bank
8	Morgan Stanley, N.A.	Peoples United	Morgan Stanley, P.B.	U.S. Bank	Peoples United	HSBC
9	Morgan Stanley, P.B.	U.S. Bank	State Bank of India	Citibank	Citibank	Peoples United
10	HSBC	State Bank of India	Discover Bank	Morgan Stanley, N.A.	Wells Fargo Bank	State Bank of India
11	State Bank of India	Citibank	NY Community Bank	American Express Bank	U.S. Bank	Citibank
12	Peoples United	NY Community Bank	Citibank	Bank of Baroda	Discover Bank	Mizuho Bank
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25	Morton Community	Cadence Bank	Cadence Bank	Cadence Bank	Morton Community	Atlantic Capital Bank
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27	Bank of NH	Mizuho Bank	Bank of NH	Bank of NH	AXOS Bank	Bank of NH
28	Atlantic Capital Bank	Atlantic Capital Bank	Atlantic Capital Bank	Atlantic Capital Bank	Bank of NH	Cadence Bank
Excess Banks						
29	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank
30	Citibank	Citibank	Citibank	Citibank	Citibank	Citibank



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Not a Bank/Credit Union Deposit		Not Insured by any Government Agency