

CASH & BANKING

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

As of June 30, 2022

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 PBL banks not included in the Excess Banks category, 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.

Priority Bank List

	CA	TX	FL	IL	NY	PA
1	Bank of Baroda	Truist Bank	M and T Trust Company	NY Community Bank	Pacific Western Bank	HSBC
2	NY Community Bank	JPMorgan Chase	Bank of Baroda	JPMorgan Chase	NY Community Bank	Bank of Baroda
3	Pacific Western Bank	M and T Trust Company	NY Community Bank	M and T Trust Company	TriState Capital Bank	NY Community Bank
4	TriState Capital Bank	NY Community Bank	JPMorgan Chase	TriState Capital Bank	M and T Trust Company	Pacific Western Bank
5	M and T Trust Company	Pacific Western Bank	TriState Capital Bank	Pacific Western Bank	JPMorgan Chase	M and T Trust Company
6	Truist Bank	TriState Capital Bank	Pacific Western Bank	Bank of Baroda	Bank of Baroda	State Bank of India
7	JPMorgan Chase	WEX Bank	HSBC	Bank Hapoalim B.M.	Bank of East Asia	JPMorgan Chase
8	Bank Hapoalim B.M.	Bank Hapoalim B.M.	Truist Bank	Bank of East Asia	WEX Bank	TriState Capital Bank
9	HSBC	HSBC	Bank of East Asia	WEX Bank	HSBC	Bank Hapoalim B.M.
10	Bank of East Asia	Bank of East Asia	Bank Hapoalim B.M.	HSBC	Truist Bank	Bank of East Asia
11	WEX Bank	Bank of NH	WEX Bank	Truist Bank	Bank Hapoalim B.M.	WEX Bank
12	Mizuho Bank	Bank of Baroda	Mountain Commerce Bank	Barclays Bank Delaware	First Republic Bank	Truist Bank
13	State Bank of India	Barclays Bank Delaware	Mizuho Bank	State Bank of India	The Bank of NY Mellon, N.A.	First Republic Bank
14	The Bank of NY Mellon, N.A.	Mizuho Bank	State Bank of India	The Bank of NY Mellon, N.A.	State Bank of India	Mountain Commerce Bank
15	Barclays Bank Delaware	BankUnited	The Bank of NY Mellon, N.A.	Mountain Commerce Bank	Mountain Commerce Bank	BankUnited
16	First Republic Bank	State Bank of India	Barclays Bank Delaware	Mizuho Bank	BankUnited	Morton Community
17	Morton Community	First Republic Bank	Morton Community	Citibank	Citibank	The Bank of NY Mellon, N.A.
18	Bank of NH	The Bank of NY Mellon, N.A.	BankUnited	First Republic Bank	Morton Community	Mizuho Bank
19	Cadence Bank	Mountain Commerce Bank	First Republic Bank	BankUnited	Cadence Bank	Bank of NH
20	First Horizon Bank	Morton Community	Cadence Bank	First Horizon Bank	Mizuho Bank	Cadence Bank
21	BankUnited	Cadence Bank	First Horizon Bank	Morton Community	First Horizon Bank	Barclays Bank Delaware
22	Mountain Commerce Bank	First Horizon Bank	Bank of NH	Cadence Bank	Barclays Bank Delaware	First Horizon Bank
23	Citibank	Citibank	Citibank	Bank of NH	Bank of NH	Citibank
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Excess Banks

26	Citibank	Citibank	Citibank	Citibank	Citibank	Citibank
27						

	MA	CO	NJ	WA	AK, HI, ID, MT, OR, WY	AZ, NM, NV, UT
1	JPMorgan Chase	JPMorgan Chase	JPMorgan Chase	JPMorgan Chase	Truist Bank	Bank of Baroda
2	NY Community Bank	Mizuho Bank	NY Community Bank	BankUnited	NY Community Bank	TriState Capital Bank
3	Bank of Baroda	Cadence Bank	HSBC	Bank of Baroda	M and T Trust Company	NY Community Bank
4	M and T Trust Company	Bank of Baroda	TriState Capital Bank	HSBC	TriState Capital Bank	M and T Trust Company
5	BankUnited	NY Community Bank	M and T Trust Company	Truist Bank	Pacific Western Bank	Pacific Western Bank
6	Mizuho Bank	M and T Trust Company	Bank Hapoalim B.M.	First Republic Bank	BankUnited	JPMorgan Chase
7	HSBC	First Republic Bank	Pacific Western Bank	Mizuho Bank	JPMorgan Chase	Truist Bank
8	The Bank of NY Mellon, N.A.	Truist Bank	WEX Bank	Pacific Western Bank	WEX Bank	HSBC
9	First Republic Bank	HSBC	Truist Bank	NY Community Bank	First Republic Bank	Bank Hapoalim B.M.
10	Truist Bank	State Bank of India	Bank of Baroda	TriState Capital Bank	Bank of East Asia	WEX Bank
11	TriState Capital Bank	TriState Capital Bank	Bank of East Asia	M and T Trust Company	Mizuho Bank	Bank of East Asia
12	Bank of East Asia	Bank of NH	Mizuho Bank	Bank of East Asia	Bank Hapoalim B.M.	BankUnited
13	State Bank of India	Barclays Bank Delaware	Barclays Bank Delaware	Mountain Commerce Bank	Bank of Baroda	Morton Community
14	Mountain Commerce Bank	Bank Hapoalim B.M.	BankUnited	The Bank of NY Mellon, N.A.	State Bank of India	Barclays Bank Delaware
15	Bank Hapoalim B.M.	The Bank of NY Mellon, N.A.	First Republic Bank	WEX Bank	HSBC	Mizuho Bank
16	WEX Bank	Bank of East Asia	State Bank of India	Barclays Bank Delaware	The Bank of NY Mellon, N.A.	First Republic Bank
17	Barclays Bank Delaware	Mountain Commerce Bank	The Bank of NY Mellon, N.A.	State Bank of India	Morton Community	Mountain Commerce Bank
18	First Horizon Bank	Morton Community	First Horizon Bank	Morton Community	Mountain Commerce Bank	The Bank of NY Mellon, N.A.
19	Cadence Bank	Pacific Western Bank	Morton Community	Cadence Bank	Cadence Bank	State Bank of India
20	Pacific Western Bank	WEX Bank	Bank of NH	Bank Hapoalim B.M.	Bank of NH	Citibank
21	Bank of NH	Citibank	Cadence Bank	Bank of NH	Barclays Bank Delaware	Bank of NH
22	Morton Community	BankUnited	Mountain Commerce Bank	First Horizon Bank	First Horizon Bank	First Horizon Bank
23	Citibank	First Horizon Bank	Citibank	Citibank	Citibank	Cadence Bank
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25						
Excess Banks						
26	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	TriState Capital Bank	JPMorgan Chase	Pacific Western Bank	JPMorgan Chase	Bank Hapoalim B.M.	TriState Capital Bank
2	Pacific Western Bank	NY Community Bank	Cadence Bank	NY Community Bank	NY Community Bank	Bank of East Asia
3	NY Community Bank	Pacific Western Bank	TriState Capital Bank	TriState Capital Bank	TriState Capital Bank	NY Community Bank
4	M and T Trust Company	TriState Capital Bank	NY Community Bank	Pacific Western Bank	Pacific Western Bank	HSBC
5	HSBC	Bank of Baroda	Bank of Baroda	Bank of Baroda	M and T Trust Company	Pacific Western Bank
6	JPMorgan Chase	HSBC	HSBC	M and T Trust Company	JPMorgan Chase	M and T Trust Company
7	Bank Hapoalim B.M.	M and T Trust Company	M and T Trust Company	Truist Bank	HSBC	BankUnited
8	Bank of East Asia	Bank of East Asia	Bank of East Asia	Bank Hapoalim B.M.	BankUnited	Truist Bank
9	WEX Bank	Bank Hapoalim B.M.	Bank Hapoalim B.M.	Bank of East Asia	Bank of East Asia	Mizuho Bank
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11	Truist Bank	WEX Bank	Truist Bank	WEX Bank	Truist Bank	WEX Bank
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23	First Horizon Bank	Citibank	Citibank	Cadence Bank	Citibank	Citibank
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Excess banks						
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