

# BANKING & LENDING SOLUTIONS

Insured Cash Account  
Priority Bank List

Qualified Accounts



June 28, 2024

 LPL Financial



# CASH & BANKING

## LPL Financial Insured Cash Account Priority Bank List **Qualified Accounts**

### **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 [www.lpl.com](http://www.lpl.com). The banks appear in columns by state or region. In the column for your applicable state or region, we list multiple banks in the order in which your funds will be allocated. The last banks listed 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 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 the specified bank(s) - 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 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 changed. Please consult your financial advisor or [www.lpl.com](http://www.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.

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LPL Financial Insured Cash Account Priority Bank List **Qualified Accounts**

## Priority Bank List

CA	TX	FL	IL	NY	PA
American Express Bank	U.S. Bank	Truist Bank	Citibank	Discover Bank	Citibank
U.S. Bank	Goldman Sachs Bank	American Express Bank	American Express Bank	U.S. Bank	Goldman Sachs Bank
Truist Bank	TriState Capital Bank	U.S. Bank	TriState Capital Bank	Citibank	U.S. Bank
Discover Bank	American Express Bank	Discover Bank	The Bancorp Bank	TriState Capital Bank	UBS Bank USA
TriState Capital Bank	Citibank	TriState Capital Bank	Discover Bank	Truist Bank	TriState Capital Bank
M and T Trust Company	Huntington National Bank	M and T Trust Company	UBS Bank USA	UBS Bank USA	American Express Bank
Citibank	Discover Bank	Citibank	Goldman Sachs Bank	State Bank of India	Bank of India
Bank of Baroda	Bank of India	Bank Hapoalim B.M.	U.S. Bank	Bank Hapoalim B.M.	Bank of Baroda
The Bancorp Bank	Bank Hapoalim B.M.	Huntington National Bank	Morgan Stanley, P.B.	Goldman Sachs Bank	Discover Bank
Huntington National Bank	The Bancorp Bank	Goldman Sachs Bank	Truist Bank	American Express Bank	The Bancorp Bank
UBS Bank USA	Bank of East Asia	UBS Bank USA	Huntington National Bank	M and T Trust Company	Huntington National Bank
WEX Bank	M and T Trust Company	WEX Bank	Morgan Stanley, N.A.	Bank of India	WEX Bank
Morgan Stanley, P.B.	Truist Bank	State Bank of India	Bank of Baroda	Huntington National Bank	Truist Bank
Goldman Sachs Bank	UBS Bank USA	The Bancorp Bank	Bank of India	WEX Bank	State Bank of India
Bank of India	WEX Bank	Bank of Baroda	WEX Bank	Bank of Baroda	Morgan Stanley, N.A.
Morgan Stanley, N.A.	Morgan Stanley, N.A.	Bank of India	M and T Trust Company	The Bancorp Bank	Morgan Stanley, P.B.
The Bank of NY Mellon, N.A.	Morgan Stanley, P.B.	Morgan Stanley, N.A.	The Bank of NY Mellon, N.A.	Bank of East Asia	Bank Hapoalim B.M.

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## Priority Bank List Cont.

CA	TX	FL	IL	NY	PA
State Bank of India	Bank of Baroda	Morgan Stanley, P.B.	State Bank of India	Bank of NH	M and T Trust Company
Bank Hapoalim B.M.	The Bank of NY Mellon, N.A.	The Bank of NY Mellon, N.A.	Bank of East Asia	Barclays Bank Delaware	The Bank of NY Mellon, N.A.
Bank of East Asia	State Bank of India	Bank of East Asia	Barclays Bank Delaware	Morton Community	Bank of East Asia
Bank of NH	Barclays Bank Delaware	Bank of NH	Bank of NH	Morgan Stanley, N.A.	Barclays Bank Delaware
Barclays Bank Delaware	Bank of NH	Barclays Bank Delaware	Morton Community	The Bank of NY Mellon, N.A.	Bank of NH
Morton Community	Morton Community	Morton Community	Bank Hapoalim B.M.	Morgan Stanley, P.B.	Morton Community
First Horizon Bank	First Horizon Bank	First Horizon Bank	First Horizon Bank	First Horizon Bank	First Horizon Bank

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## Priority Bank List Cont.

MA	CO	NJ	WA	AK, HI, ID, MT, OR, WY	AZ, NM, NV, UT
Truist Bank	Truist Bank	U.S. Bank	U.S. Bank	Truist Bank	Goldman Sachs Bank
U.S. Bank	U.S. Bank	Citibank	TriState Capital Bank	U.S. Bank	U.S. Bank
TriState Capital Bank	Discover Bank	Bank Hapoalim B.M.	The Bancorp Bank	TriState Capital Bank	Discover Bank
Discover Bank	TriState Capital Bank	TriState Capital Bank	Citibank	M and T Trust Company	Truist Bank
Citibank	M and T Trust Company	The Bancorp Bank	Truist Bank	Bank Hapoalim B.M.	American Express Bank
M and T Trust Company	Bank Hapoalim B.M.	Discover Bank	Morgan Stanley, N.A.	Citibank	M and T Trust Company
Goldman Sachs Bank	Citibank	Goldman Sachs Bank	American Express Bank	Discover Bank	TriState Capital Bank
Huntington National Bank	UBS Bank USA	Truist Bank	Goldman Sachs Bank	Goldman Sachs Bank	Citibank
The Bancorp Bank	Goldman Sachs Bank	State Bank of India	State Bank of India	Huntington National Bank	WEX Bank
Bank Hapoalim B.M.	Huntington National Bank	American Express Bank	Bank Hapoalim B.M.	The Bancorp Bank	Bank of India
WEX Bank	The Bancorp Bank	Huntington National Bank	UBS Bank USA	Bank of East Asia	UBS Bank USA
American Express Bank	WEX Bank	UBS Bank USA	Bank of East Asia	WEX Bank	Bank Hapoalim B.M.
Bank of Baroda	Morgan Stanley, N.A.	Bank of East Asia	Discover Bank	Bank of India	State Bank of India
Morgan Stanley, N.A.	Bank of Baroda	Morgan Stanley, N.A.	Bank of India	State Bank of India	The Bancorp Bank
Bank of India	Morgan Stanley, P.B.	Morgan Stanley, P.B.	Huntington National Bank	UBS Bank USA	Huntington National Bank
Morgan Stanley, P.B.	Bank of India	Bank of Baroda	M and T Trust Company	Morgan Stanley, N.A.	Morgan Stanley, N.A.
UBS Bank USA	American Express Bank	WEX Bank	WEX Bank	Bank of Baroda	Morgan Stanley, P.B.

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## Priority Bank List Cont.

MA	CO	NJ	WA	AK, HI, ID, MT, OR, WY	AZ, NM, NV, UT
The Bank of NY Mellon, N.A.	State Bank of India	M and T Trust Company	Morgan Stanley, P.B.	American Express Bank	Bank of Baroda
State Bank of India	Bank of East Asia	The Bank of NY Mellon, N.A.	Bank of Baroda	Morgan Stanley, P.B.	The Bank of NY Mellon, N.A.
Bank of East Asia	Barclays Bank Delaware	Bank of India	The Bank of NY Mellon, N.A.	The Bank of NY Mellon, N.A.	Bank of East Asia
Morton Community	Morton Community	Barclays Bank Delaware	Barclays Bank Delaware	Bank of NH	Barclays Bank Delaware
Barclays Bank Delaware	Bank of NH	Bank of NH	Morton Community	Barclays Bank Delaware	Bank of NH
Bank of NH	The Bank of NY Mellon, N.A.	Morton Community	Bank of NH	Morton Community	Morton Community
First Horizon Bank	First Horizon Bank	First Horizon Bank	First Horizon Bank	First Horizon Bank	First Horizon Bank

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## Priority Bank List Cont.

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
Goldman Sachs Bank	Morgan Stanley, P.B.	American Express Bank	U.S. Bank	Morgan Stanley, N.A.	Goldman Sachs Bank
U.S. Bank	Citibank	Discover Bank	Morgan Stanley, P.B.	Discover Bank	U.S. Bank
Citibank	WEX Bank	Citibank	Bank of Baroda	Bank of Baroda	The Bancorp Bank
WEX Bank	Discover Bank	Bank Hapoalim B.M.	WEX Bank	U.S. Bank	TriState Capital Bank
TriState Capital Bank	American Express Bank	Morgan Stanley, N.A.	Discover Bank	Citibank	Morgan Stanley, P.B.
The Bancorp Bank	Huntington National Bank	TriState Capital Bank	TriState Capital Bank	The Bancorp Bank	Morgan Stanley, N.A.
Truist Bank	The Bancorp Bank	Goldman Sachs Bank	American Express Bank	UBS Bank USA	Discover Bank
Huntington National Bank	Bank of India	Huntington National Bank	UBS Bank USA	Truist Bank	Huntington National Bank
UBS Bank USA	Truist Bank	U.S. Bank	Bank of India	Goldman Sachs Bank	Citibank
American Express Bank	U.S. Bank	Truist Bank	Citibank	Bank Hapoalim B.M.	Truist Bank
Morgan Stanley, N.A.	Bank of Baroda	The Bancorp Bank	Morgan Stanley, N.A.	Bank of India	American Express Bank
Bank of India	Goldman Sachs Bank	UBS Bank USA	Goldman Sachs Bank	Huntington National Bank	Bank of Baroda
Discover Bank	UBS Bank USA	Morgan Stanley, P.B.	Huntington National Bank	TriState Capital Bank	Bank Hapoalim B.M.
Bank of Baroda	Morgan Stanley, N.A.	Bank of Baroda	The Bancorp Bank	State Bank of India	WEX Bank
Morgan Stanley, P.B.	M and T Trust Company	WEX Bank	Truist Bank	Morgan Stanley, P.B.	M and T Trust Company
Bank Hapoalim B.M.	The Bank of NY Mellon, N.A.	M and T Trust Company	The Bank of NY Mellon, N.A.	American Express Bank	The Bank of NY Mellon, N.A.
M and T Trust Company	State Bank of India	Bank of India	Barclays Bank Delaware	M and T Trust Company	Bank of India

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## Priority Bank List Cont.

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
The Bank of NY Mellon, N.A.	Bank of East Asia	The Bank of NY Mellon, N.A.	M and T Trust Company	The Bank of NY Mellon, N.A.	State Bank of India
Bank of East Asia	Bank Hapoalim B.M.	State Bank of India	State Bank of India	Bank of East Asia	Bank of East Asia
State Bank of India	TriState Capital Bank	Bank of East Asia	Bank of East Asia	Bank of NH	Barclays Bank Delaware
Barclays Bank Delaware	Barclays Bank Delaware	Barclays Bank Delaware	Bank Hapoalim B.M.	Barclays Bank Delaware	Bank of NH
Bank of NH	Morton Community	Bank of NH	Bank of NH	Morton Community	Morton Community
Morton Community	Bank of NH	Morton Community	Morton Community	WEX Bank	First Horizon Bank
First Horizon Bank	First Horizon Bank	First Horizon Bank	First Horizon Bank	First Horizon Bank	





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## Excess Banks

Citibank

Citibank

Citibank

Citibank

Citibank

Citibank

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