

CASH & BANKING

LPL Financial Insured Cash Account (ICA): Current Priority Bank List Retail 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	JPMorgan Chase	Goldman Sachs Bank	JPMorgan Chase	Goldman Sachs Bank	Truist Bank	UBS Bank USA
2	Goldman Sachs Bank	Truist Bank	Truist Bank	Truist Bank	Goldman Sachs Bank	Truist Bank
3	Truist Bank	JPMorgan Chase	Goldman Sachs Bank	UBS Bank USA	American Express Bank	Goldman Sachs Bank
4	HSBC	American Express Bank	U.S. Bank	U.S. Bank	U.S. Bank	JPMorgan Chase
5	American Express Bank	U.S. Bank	American Express Bank	American Express Bank	JPMorgan Chase	American Express Bank
6	UBS Bank USA	UBS Bank USA	HSBC	JPMorgan Chase	Citibank	U.S. Bank
7	Discover Bank	HSBC	UBS Bank USA	Discover Bank	UBS Bank USA	Citibank
8	U.S. Bank	Citibank	Discover Bank	Citibank	Discover Bank	HSBC
9	Citibank	Discover Bank	Citibank	HSBC	HSBC	Discover Bank
10	M and T Trust Company	Pacific Western Bank	Bank of Baroda	Pacific Western Bank	Bank of Baroda	Bank of Baroda
11	Pacific Western Bank	Bank of Baroda	State Bank of India	NY Community Bank	State Bank of India	Pacific Western Bank
12	NY Community Bank	First Republic Bank	Mizuho Bank	First Republic Bank	Pacific Western Bank	First Republic Bank
13	WEX Bank	TriState Capital Bank	Pacific Western Bank	M and T Trust Company	Mizuho Bank	TriState Capital Bank
14	Bank of Baroda	M and T Trust Company	First Republic Bank	Bank of Baroda	M and T Trust Company	NY Community Bank
15	State Bank of India	NY Community Bank	The Bank of NY Mellon, N.A.	Bank of East Asia	First Republic Bank	M and T Trust Company
16	Mizuho Bank	Bank of East Asia	M and T Trust Company	Barclays Bank Delaware	Bank of East Asia	Bank of East Asia
17	First Republic Bank	Barclays Bank Delaware	Bank of East Asia	TriState Capital Bank	Barclays Bank Delaware	Barclays Bank Delaware
18	The Bank of NY Mellon, N.A.	WEX Bank	NY Community Bank	BankUnited	NY Community Bank	Morton Community
19	TriState Capital Bank	BankUnited	Barclays Bank Delaware	Morton Community	The Bank of NY Mellon, N.A.	State Bank of India
20	Bank of East Asia	Morton Community	TriState Capital Bank	WEX Bank	TriState Capital Bank	BankUnited
21	Barclays Bank Delaware	Mountain Commerce Bank	BankUnited	Mountain Commerce Bank	WEX Bank	Mizuho Bank
22	BankUnited	Bank of NH	Morton Community	Bank of NH	Morgan Stanley, N.A.	Mountain Commerce Bank
23	Morton Community	Morgan Stanley, P.B.	WEX Bank	Morgan Stanley, N.A.	BankUnited	Bank of NH
24	Morgan Stanley, P.B.	State Bank of India	Morgan Stanley, P.B.	Morgan Stanley, P.B.	Morton Community	The Bank of NY Mellon, N.A.
25	Morgan Stanley, N.A.	Morgan Stanley, N.A.	Mountain Commerce Bank	State Bank of India	Morgan Stanley, P.B.	Morgan Stanley, P.B.
26	Mountain Commerce Bank	First Horizon Bank	Morgan Stanley, N.A.	First Horizon Bank	Mountain Commerce Bank	Morgan Stanley, N.A.
27	Bank of NH	Mizuho Bank	Bank of NH	Bank Hapoalim B.M.	Bank of NH	WEX Bank
28	First Horizon Bank	The Bank of NY Mellon, N.A.	Bank Hapoalim B.M.	Mizuho Bank	First Horizon Bank	First Horizon Bank
29	Bank Hapoalim B.M.	Bank Hapoalim B.M.	First Horizon Bank	The Bank of NY Mellon, N.A.	Bank Hapoalim B.M.	Bank Hapoalim B.M.
30	Cadence Bank	Cadence Bank	Cadence Bank	Cadence Bank	Cadence Bank	Cadence Bank

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Excess Banks

32	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	Truist Bank	American Express Bank	UBS Bank USA
2	Truist Bank	JPMorgan Chase	Goldman Sachs Bank	Goldman Sachs Bank	Truist Bank	JPMorgan Chase
3	American Express Bank	Truist Bank	Truist Bank	JPMorgan Chase	Goldman Sachs Bank	Goldman Sachs Bank
4	U.S. Bank	American Express Bank	American Express Bank	U.S. Bank	U.S. Bank	U.S. Bank
5	JPMorgan Chase	Goldman Sachs Bank	U.S. Bank	UBS Bank USA	JPMorgan Chase	Truist Bank
6	UBS Bank USA	U.S. Bank	Discover Bank	American Express Bank	HSBC	American Express Bank
7	Discover Bank	HSBC	HSBC	Citibank	Discover Bank	HSBC
8	Citibank	UBS Bank USA	UBS Bank USA	HSBC	UBS Bank USA	Citibank
9	HSBC	Citibank	Citibank	Discover Bank	Citibank	Discover Bank
10	Pacific Western Bank	Bank of Baroda	State Bank of India	Bank of Baroda	State Bank of India	Pacific Western Bank
11	Bank of Baroda	State Bank of India	Mizuho Bank	Mizuho Bank	Mizuho Bank	Bank of Baroda
12	First Republic Bank	Mizuho Bank	First Republic Bank	Pacific Western Bank	M and T Trust Company	NY Community Bank
13	M and T Trust Company	M and T Trust Company	Bank of Baroda	State Bank of India	Bank of Baroda	M and T Trust Company
14	NY Community Bank	First Republic Bank	Pacific Western Bank	First Republic Bank	Pacific Western Bank	TriState Capital Bank
15	TriState Capital Bank	Pacific Western Bank	NY Community Bank	NY Community Bank	The Bank of NY Mellon, N.A.	State Bank of India
16	WEX Bank	TriState Capital Bank	M and T Trust Company	TriState Capital Bank	NY Community Bank	First Republic Bank
17	Bank of East Asia	NY Community Bank	The Bank of NY Mellon, N.A.	Barclays Bank Delaware	Bank of East Asia	Barclays Bank Delaware
18	First Horizon Bank	The Bank of NY Mellon, N.A.	Bank of East Asia	M and T Trust Company	BankUnited	Morgan Stanley, P.B.
19	Barclays Bank Delaware	Bank of East Asia	Barclays Bank Delaware	Bank of East Asia	Barclays Bank Delaware	Mizuho Bank
20	BankUnited	Barclays Bank Delaware	BankUnited	The Bank of NY Mellon, N.A.	TriState Capital Bank	Bank of East Asia
21	Morton Community	BankUnited	Morton Community	BankUnited	First Republic Bank	Morgan Stanley, N.A.
22	State Bank of India	Morton Community	TriState Capital Bank	Morton Community	WEX Bank	Morton Community
23	Mountain Commerce Bank	Mountain Commerce Bank	Bank of NH	WEX Bank	Morton Community	BankUnited
24	Bank of NH	Bank of NH	WEX Bank	Bank of NH	Morgan Stanley, P.B.	The Bank of NY Mellon, N.A.
25	Morgan Stanley, N.A.	WEX Bank	Morgan Stanley, P.B.	Mountain Commerce Bank	Mountain Commerce Bank	WEX Bank
26	Morgan Stanley, P.B.	Morgan Stanley, P.B.	Mountain Commerce Bank	Morgan Stanley, N.A.	Bank of NH	Bank of NH
27	The Bank of NY Mellon, N.A.	First Horizon Bank	Morgan Stanley, N.A.	First Horizon Bank	Morgan Stanley, N.A.	Mountain Commerce Bank
28	Bank Hapoalim B.M.	Morgan Stanley, N.A.	First Horizon Bank	Bank Hapoalim B.M.	Bank Hapoalim B.M.	First Horizon Bank
29	Mizuho Bank	Bank Hapoalim B.M.	Bank Hapoalim B.M.	Morgan Stanley, P.B.	First Horizon Bank	Bank Hapoalim B.M.
30	Cadence Bank	Cadence Bank	Cadence Bank	Cadence Bank	Cadence Bank	Cadence Bank
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Excess Banks						
32	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	Truist Bank	JPMorgan Chase	Truist Bank	JPMorgan Chase	Truist Bank
2	Goldman Sachs Bank	Goldman Sachs Bank	Goldman Sachs Bank	Goldman Sachs Bank	Goldman Sachs Bank	Goldman Sachs Bank
3	Truist Bank	U.S. Bank	U.S. Bank	JPMorgan Chase	U.S. Bank	U.S. Bank
4	U.S. Bank	JPMorgan Chase	Truist Bank	U.S. Bank	Truist Bank	JPMorgan Chase
5	American Express Bank	American Express Bank	American Express Bank	American Express Bank	American Express Bank	American Express Bank
6	UBS Bank USA	Discover Bank	HSBC	UBS Bank USA	HSBC	HSBC
7	Discover Bank	UBS Bank USA	Discover Bank	Citibank	UBS Bank USA	Discover Bank
8	HSBC	Citibank	UBS Bank USA	Discover Bank	Discover Bank	Citibank
9	Citibank	HSBC	Citibank	HSBC	Citibank	NY Community Bank
10	Bank of East Asia	Mizuho Bank	State Bank of India	Pacific Western Bank	State Bank of India	Bank of Baroda
11	State Bank of India	State Bank of India	Mizuho Bank	First Republic Bank	Mizuho Bank	State Bank of India
12	Mizuho Bank	Pacific Western Bank	M and T Trust Company	Bank of Baroda	Bank of Baroda	Mizuho Bank
13	Bank of Baroda	The Bank of NY Mellon, N.A.	The Bank of NY Mellon, N.A.	M and T Trust Company	Pacific Western Bank	Pacific Western Bank
14	Pacific Western Bank	First Republic Bank	Bank of Baroda	NY Community Bank	M and T Trust Company	First Republic Bank
15	M and T Trust Company	Bank of East Asia	NY Community Bank	TriState Capital Bank	First Republic Bank	M and T Trust Company
16	First Republic Bank	M and T Trust Company	Pacific Western Bank	Bank of East Asia	The Bank of NY Mellon, N.A.	The Bank of NY Mellon, N.A.
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18	Barclays Bank Delaware	Barclays Bank Delaware	First Republic Bank	Barclays Bank Delaware	Barclays Bank Delaware	Barclays Bank Delaware
19	NY Community Bank	NY Community Bank	Barclays Bank Delaware	Morton Community	NY Community Bank	TriState Capital Bank
20	BankUnited	Morton Community	BankUnited	BankUnited	TriState Capital Bank	BankUnited
21	Morton Community	BankUnited	Morton Community	State Bank of India	BankUnited	Morton Community
22	TriState Capital Bank	WEX Bank	WEX Bank	Mountain Commerce Bank	Morton Community	Bank of NH
23	Mountain Commerce Bank	TriState Capital Bank	TriState Capital Bank	Bank of NH	WEX Bank	Morgan Stanley, N.A.
24	Bank of NH	Morgan Stanley, P.B.	Mountain Commerce Bank	Morgan Stanley, N.A.	Mountain Commerce Bank	WEX Bank
25	WEX Bank	Mountain Commerce Bank	Bank of NH	First Horizon Bank	Morgan Stanley, N.A.	Mountain Commerce Bank
26	Morgan Stanley, N.A.	Bank of NH	Morgan Stanley, P.B.	Morgan Stanley, P.B.	Bank of NH	Morgan Stanley, P.B.
27	Morgan Stanley, P.B.	Morgan Stanley, N.A.	First Horizon Bank	Bank Hapoalim B.M.	Morgan Stanley, P.B.	First Horizon Bank
28	First Horizon Bank	First Horizon Bank	Morgan Stanley, N.A.	Mizuho Bank	First Horizon Bank	Bank Hapoalim B.M.
29	Bank Hapoalim B.M.	Bank Hapoalim B.M.	Bank Hapoalim B.M.	The Bank of NY Mellon, N.A.	Bank Hapoalim B.M.	Cadence Bank
30	Cadence Bank	Cadence Bank	Cadence Bank	Cadence Bank	Cadence Bank	
31						
Excess banks						
32	Citibank	Citibank	Citibank	Citibank	Citibank	Citibank
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Not a Bank/Credit Union Deposit		Not Insured by any Government Agency