

# CASH & BANKING

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

Effective March 30, 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](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 MARCH 30, 2020

	CA	TX	FL	IL	NY	PA
1	Bank of Baroda	Citibank	Bank of Baroda	Citibank	Bank of Baroda	Wells Fargo Bank
2	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Citibank
3	Citibank	NY Community Bank	Synovus Bank	Truist Bank	Bank of East Asia	Synovus Bank
4	Mizuho Bank	Atlantic Capital Bank	Citibank	Mizuho Bank	Citibank	Morton Community
5	Truist Bank	TriState Capital Bank	Mizuho Bank	Sterling National Bank	Truist Bank	First Horizon Bank
6	TriState Capital Bank	Truist Bank	TriState Capital Bank	Bank Hapoalim B.M.	TriState Capital Bank	Mizuho Bank
7	Atlantic Capital Bank	Mizuho Bank	First Horizon Bank	Atlantic Capital Bank	First Horizon Bank	TriState Capital Bank
8	First Horizon Bank	Bank of East Asia	Truist Bank	Bank of Baroda	Synovus Bank	Truist Bank
9	Bank of East Asia	Bank of Baroda	Bank of East Asia	TriState Capital Bank	Atlantic Capital Bank	Bank of Baroda
10	Synovus Bank	Sterling National Bank	NY Community Bank	First Horizon Bank	NY Community Bank	Bank of East Asia
11	AXOS Bank	Bank of NH	Sterling National Bank	Bank of East Asia	Sterling National Bank	NY Community Bank
12	NY Community Bank	First Horizon Bank	Bank Hapoalim B.M.	NY Community Bank	Bank Hapoalim B.M.	Bank Hapoalim B.M.
13	Bank Hapoalim B.M.	Synovus Bank	Atlantic Capital Bank	Synovus Bank	AXOS Bank	Bank of NH
14	Morton Community	Bank Hapoalim B.M.	Morton Community	Morton Community	Bank of NH	Cadence Bank
15	Bank of NH	Morton Community	AXOS Bank	AXOS Bank	Cadence Bank	Sterling National Bank
16	Cadence Bank	AXOS Bank	Bank of NH	Bank of NH	Morton Community	AXOS Bank
17	Sterling National Bank	Cadence Bank	Cadence Bank	Cadence Bank	Mizuho Bank	Atlantic Capital Bank
18	<b>Excess Banks</b>					
19	Citibank	Citibank	Citibank	Citibank	Citibank	Citibank
20	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank

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	MA	CO	NJ	WA	AK, HI, ID, MT, OR, WY	AZ, NM, NV, UT
1	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Sterling National Bank	Bank of Baroda
2	Atlantic Capital Bank	Citibank	Bank Hapoalim B.M.	First Horizon Bank	Wells Fargo Bank	Wells Fargo Bank
3	Citibank	Mizuho Bank	Citibank	Citibank	Mizuho Bank	Citibank
4	Mizuho Bank	TriState Capital Bank	Mizuho Bank	Mizuho Bank	Citibank	Mizuho Bank
5	First Horizon Bank	Bank of NH	First Horizon Bank	TriState Capital Bank	Truist Bank	Truist Bank
6	Sterling National Bank	Sterling National Bank	Truist Bank	Truist Bank	TriState Capital Bank	TriState Capital Bank
7	Truist Bank	Truist Bank	TriState Capital Bank	Bank of Baroda	AXOS Bank	AXOS Bank
8	TriState Capital Bank	First Horizon Bank	Bank of Baroda	Bank of East Asia	Atlantic Capital Bank	Sterling National Bank
9	Bank of East Asia	Bank of Baroda	Atlantic Capital Bank	Sterling National Bank	First Horizon Bank	First Horizon Bank
10	Bank of Baroda	Bank of East Asia	Sterling National Bank	NY Community Bank	Morton Community	NY Community Bank
11	NY Community Bank	Bank Hapoalim B.M.	Synovus Bank	Synovus Bank	Bank of Baroda	Synovus Bank
12	Synovus Bank	Atlantic Capital Bank	Morton Community	Morton Community	Bank of East Asia	Bank of East Asia
13	Morton Community	Morton Community	AXOS Bank	Bank of NH	NY Community Bank	Bank Hapoalim B.M.
14	AXOS Bank	Cadence Bank	Bank of NH	Atlantic Capital Bank	Bank Hapoalim B.M.	Cadence Bank
15	Cadence Bank	AXOS Bank	Cadence Bank	AXOS Bank	Bank of NH	Atlantic Capital Bank
16	Bank of NH	Synovus Bank	NY Community Bank	Bank Hapoalim B.M.	Cadence Bank	Morton Community
17	Bank Hapoalim B.M.	NY Community Bank	Bank of East Asia	Cadence Bank	Synovus Bank	Bank of NH
18						
<b>Excess Banks</b>						
19	Citibank	Citibank	Citibank	Citibank	Citibank	Citibank
20	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank

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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	Bank of Baroda	Bank of Baroda	Bank of Baroda	Wells Fargo Bank	Wells Fargo Bank
2	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Bank Hapoalim B.M.	First Horizon Bank
3	First Horizon Bank	First Horizon Bank	Citibank	NY Community Bank	Citibank	Bank of East Asia
4	Bank of Baroda	Citibank	Bank of East Asia	TriState Capital Bank	First Horizon Bank	Citibank
5	Truist Bank	Mizuho Bank	First Horizon Bank	Truist Bank	Sterling National Bank	Truist Bank
6	Mizuho Bank	Truist Bank	Bank Hapoalim B.M.	First Horizon Bank	Truist Bank	Mizuho Bank
7	Citibank	Morton Community	Sterling National Bank	Sterling National Bank	TriState Capital Bank	TriState Capital Bank
8	Atlantic Capital Bank	Bank of East Asia	Mizuho Bank	Synovus Bank	Mizuho Bank	Morton Community
9	Bank of East Asia	Synovus Bank	Bank of NH	Citibank	NY Community Bank	Cadence Bank
10	AXOS Bank	Sterling National Bank	Morton Community	Mizuho Bank	Bank of Baroda	Sterling National Bank
11	Sterling National Bank	TriState Capital Bank	Truist Bank	Bank of East Asia	Synovus Bank	AXOS Bank
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14	Bank Hapoalim B.M.	Atlantic Capital Bank	NY Community Bank	Atlantic Capital Bank	Bank of NH	Bank of NH
15	Morton Community	AXOS Bank	Atlantic Capital Bank	AXOS Bank	Cadence Bank	NY Community Bank
16	Bank of NH	Cadence Bank	AXOS Bank	Bank of NH	Bank of East Asia	Atlantic Capital Bank
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<b>Excess Banks</b>						
19	Citibank	Citibank	Citibank	Citibank	Citibank	Citibank
20	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank



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