

# CASH & BANKING

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

Effective March 13, 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 13, 2020

	CA	TX	FL	IL	NY	PA
1	Goldman Sachs Bank	American Express Bank	Discover Bank	Morgan Stanley, P.B.	Morgan Stanley, N.A.	Morgan Stanley, N.A.
2	U.S. Bank	U.S. Bank	U.S. Bank	U.S. Bank	U.S. Bank	U.S. Bank
3	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank
4	Citibank	Goldman Sachs Bank	Goldman Sachs Bank	American Express Bank	Goldman Sachs Bank	Goldman Sachs Bank
5	American Express Bank	Discover Bank	American Express Bank	Goldman Sachs Bank	Morgan Stanley, P.B.	Discover Bank
6	Morgan Stanley, N.A.	Morgan Stanley, N.A.	Citibank	Discover Bank	American Express Bank	Citibank
7	Morgan Stanley, P.B.	Morgan Stanley, P.B.	Morgan Stanley, N.A.	Morgan Stanley, N.A.	Citibank	American Express Bank
8	Discover Bank	TriState Capital Bank	Morgan Stanley, P.B.	Mizuho Bank	Discover Bank	Bank of NH
9	TriState Capital Bank	Sterling National Bank	Bank of Baroda	Citibank	First Horizon Bank	Morgan Stanley, P.B.
10	Mizuho Bank	Citibank	M&T Trust Company	M&T Trust Company	Bank of NH	First Horizon Bank
11	Truist Bank	First Horizon Bank	NY Community Bank	First Horizon Bank	Mizuho Bank	Mizuho Bank
12	First Horizon Bank	Mizuho Bank	Mizuho Bank	Truist Bank	Bank Hapoalim B.M.	M&T Trust Company
13	M&T Trust Company	M&T Trust Company	Truist Bank	Bank of Baroda	M&T Trust Company	Truist Bank
14	Bank of Baroda	Truist Bank	First Horizon Bank	Bank of East Asia	Truist Bank	Bank of Baroda
15	Bank of East Asia	Bank of Baroda	Bank of East Asia	TriState Capital Bank	Bank of Baroda	Bank of East Asia
16	NY Community Bank	Bank of East Asia	TriState Capital Bank	NY Community Bank	Bank of East Asia	TriState Capital Bank
17	Sterling National Bank	NY Community Bank	Sterling National Bank	Sterling National Bank	TriState Capital Bank	NY Community Bank
18	Synovus Bank	Synovus Bank	Synovus Bank	Synovus Bank	NY Community Bank	Sterling National Bank
19	Bank Hapoalim B.M.	Bank Hapoalim B.M.	Bank Hapoalim B.M.	Bank Hapoalim B.M.	Sterling National Bank	Synovus Bank
20	Atlantic Capital Bank	Atlantic Capital Bank	Atlantic Capital Bank	Atlantic Capital Bank	Synovus Bank	Bank Hapoalim B.M.
21	Morton Community	Morton Community	Morton Community	Morton Community	Atlantic Capital Bank	Atlantic Capital Bank
22	AXOS Bank	AXOS Bank	AXOS Bank	AXOS Bank	Morton Community	Morton Community
23	Bank of NH	Bank of NH	Bank of NH	Bank of NH	AXOS Bank	AXOS Bank
24	Cadence Bank	Cadence Bank	Cadence Bank	Cadence Bank	Cadence Bank	Cadence Bank
25						
26						
27						
28						
29						
Excess Banks						
30	Citibank	Citibank	Citibank	Citibank	Citibank	Citibank
31	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	American Express Bank	NY Community Bank	First Horizon Bank	M&T Trust Company	NY Community Bank	Goldman Sachs Bank
2	U.S. Bank	U.S. Bank	U.S. Bank	Morgan Stanley, N.A.	U.S. Bank	U.S. Bank
3	Wells Fargo Bank	Truist Bank	Wells Fargo Bank	U.S. Bank	Wells Fargo Bank	Wells Fargo Bank
4	Goldman Sachs Bank	Wells Fargo Bank	Synovus Bank	Wells Fargo Bank	Goldman Sachs Bank	American Express Bank
5	Discover Bank	Citibank	Goldman Sachs Bank	Goldman Sachs Bank	First Horizon Bank	Citibank
6	Morgan Stanley, N.A.	Morgan Stanley, P.B.	Citibank	Morgan Stanley, P.B.	Citibank	Morgan Stanley, N.A.
7	Morton Community	Goldman Sachs Bank	Morgan Stanley, N.A.	American Express Bank	Atlantic Capital Bank	Mizuho Bank
8	Citibank	M&T Trust Company	American Express Bank	Discover Bank	American Express Bank	Discover Bank
9	Truist Bank	American Express Bank	Discover Bank	Citibank	Morgan Stanley, N.A.	Morgan Stanley, P.B.
10	Morgan Stanley, P.B.	Mizuho Bank	Morgan Stanley, P.B.	Bank of East Asia	Discover Bank	First Horizon Bank
11	M&T Trust Company	Morgan Stanley, N.A.	Sterling National Bank	Truist Bank	Morgan Stanley, P.B.	M&T Trust Company
12	Mizuho Bank	Discover Bank	Mizuho Bank	Mizuho Bank	Truist Bank	Truist Bank
13	First Horizon Bank	Bank of East Asia	M&T Trust Company	First Horizon Bank	Mizuho Bank	Bank of Baroda
14	Bank of Baroda	First Horizon Bank	Truist Bank	Bank of Baroda	M&T Trust Company	Bank of East Asia
15	Bank of East Asia	Bank of Baroda	Bank of Baroda	TriState Capital Bank	Bank of Baroda	TriState Capital Bank
16	TriState Capital Bank	TriState Capital Bank	Bank of East Asia	NY Community Bank	Bank of East Asia	NY Community Bank
17	NY Community Bank	Sterling National Bank	TriState Capital Bank	Sterling National Bank	TriState Capital Bank	Sterling National Bank
18	Sterling National Bank	Synovus Bank	NY Community Bank	Synovus Bank	Synovus Bank	Synovus Bank
19	Synovus Bank	Bank Hapoalim B.M.	Bank Hapoalim B.M.	Bank Hapoalim B.M.	Bank Hapoalim B.M.	Bank Hapoalim B.M.
20	Bank Hapoalim B.M.	Atlantic Capital Bank	Atlantic Capital Bank	Atlantic Capital Bank	Morton Community	Atlantic Capital Bank
21	Atlantic Capital Bank	Morton Community	Morton Community	Morton Community	AXOS Bank	Morton Community
22	AXOS Bank	AXOS Bank	AXOS Bank	AXOS Bank	Bank of NH	AXOS Bank
23	Bank of NH	Bank of NH	Bank of NH	Bank of NH	Cadence Bank	Bank of NH
24	Cadence Bank	Cadence Bank	Cadence Bank	Cadence Bank	Sterling National Bank	Cadence Bank
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26						
27						
28						
29						
Excess Banks						
30	Citibank	Citibank	Citibank	Citibank	Citibank	Citibank
31	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	Wells Fargo Bank	Citibank	Morgan Stanley, N.A.	Wells Fargo Bank	Discover Bank	Wells Fargo Bank
2	U.S. Bank	U.S. Bank	U.S. Bank	U.S. Bank	U.S. Bank	U.S. Bank
3	American Express Bank	Wells Fargo Bank	Wells Fargo Bank	Goldman Sachs Bank	Wells Fargo Bank	American Express Bank
4	Goldman Sachs Bank	Goldman Sachs Bank	Goldman Sachs Bank	American Express Bank	Citibank	Goldman Sachs Bank
5	Morgan Stanley, N.A.	Discover Bank	Mizuho Bank	Morgan Stanley, N.A.	Goldman Sachs Bank	Citibank
6	Discover Bank	American Express Bank	American Express Bank	Discover Bank	American Express Bank	Discover Bank
7	Morgan Stanley, P.B.	M&T Trust Company	Citibank	Morgan Stanley, P.B.	Morgan Stanley, N.A.	Morgan Stanley, N.A.
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10	Mizuho Bank	Morgan Stanley, P.B.	TriState Capital Bank	M&T Trust Company	Mizuho Bank	Mizuho Bank
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12	First Horizon Bank	Truist Bank	M&T Trust Company	First Horizon Bank	First Horizon Bank	First Horizon Bank
13	Truist Bank	First Horizon Bank	Truist Bank	Truist Bank	Truist Bank	Truist Bank
14	Bank of Baroda	Bank of Baroda	Bank of Baroda	Bank of Baroda	Bank of Baroda	Bank of Baroda
15	Bank of East Asia	Bank of East Asia	Bank of East Asia	Bank of East Asia	Bank of East Asia	TriState Capital Bank
16	TriState Capital Bank	TriState Capital Bank	NY Community Bank	TriState Capital Bank	NY Community Bank	NY Community Bank
17	NY Community Bank	NY Community Bank	Sterling National Bank	NY Community Bank	Sterling National Bank	Sterling National Bank
18	Sterling National Bank	Sterling National Bank	Synovus Bank	Sterling National Bank	Synovus Bank	Synovus Bank
19	Synovus Bank	Synovus Bank	Bank Hapoalim B.M.	Synovus Bank	Bank Hapoalim B.M.	Bank Hapoalim B.M.
20	Morton Community	Bank Hapoalim B.M.	Atlantic Capital Bank	Bank Hapoalim B.M.	Atlantic Capital Bank	Atlantic Capital Bank
21	Bank of NH	Atlantic Capital Bank	Morton Community	Morton Community	Morton Community	Morton Community
22	Cadence Bank	Morton Community	AXOS Bank	AXOS Bank	AXOS Bank	AXOS Bank
23	AXOS Bank	Bank of NH	Bank of NH	Bank of NH	Bank of NH	Bank of NH
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30	Citibank	Citibank	Citibank	Citibank	Citibank	Citibank
31	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank



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