

CASH & BANKING

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

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

	MA	CO	NJ	WA	AK, HI, ID, MT, OR, WY	AZ, NM, NV, UT
1	UBS Bank USA	Truist Bank	Goldman Sachs Bank	Citibank	American Express Bank	Truist Bank
2	Goldman Sachs Bank	Discover Bank	Citibank	Discover Bank	Discover Bank	UBS Bank USA
3	M and T Trust Company	American Express Bank	M and T Trust Company	First Republic Bank	Goldman Sachs Bank	HSBC
4	Webster Bank (SNB)	Goldman Sachs Bank	NY Community Bank	UBS Bank USA	NY Community Bank	M and T Trust Company
5	NY Community Bank	Citibank	The Bank of NY Mellon, N.A.	Bank of Baroda	The Bank of NY Mellon, N.A.	NY Community Bank
6	Bank of East Asia	NY Community Bank	UBS Bank USA	Truist Bank	Bank of East Asia	The Bank of NY Mellon, N.A.
7	Mizuho Bank	The Bank of NY Mellon, N.A.	JPMorgan Chase	Goldman Sachs Bank	Morton Community	Bank of East Asia
8	Morton Community	Morton Community	Truist Bank	NY Community Bank	Barclays Bank Delaware	Mizuho Bank
9	Cadence Bank	First Horizon Bank	Morton Community	JPMorgan Chase	Bank of Baroda	American Express Bank
10	JPMorgan Chase	Cadence Bank	Bank of East Asia	Morton Community	Webster Bank (SNB)	Morton Community
11	Citibank	First Republic Bank	First Horizon Bank	The Bank of NY Mellon, N.A.	JPMorgan Chase	Citibank
12	Truist Bank	JPMorgan Chase	U.S. Bank	Mizuho Bank	Citibank	JPMorgan Chase
13	U.S. Bank	UBS Bank USA	Morgan Stanley, N.A.	Barclays Bank Delaware	Truist Bank	Goldman Sachs Bank
14	Morgan Stanley, N.A.	U.S. Bank	Morgan Stanley, P.B.	U.S. Bank	UBS Bank USA	U.S. Bank
15	Morgan Stanley, P.B.	Morgan Stanley, N.A.	Discover Bank	Morgan Stanley, N.A.	U.S. Bank	Morgan Stanley, N.A.
16	Discover Bank	Morgan Stanley, P.B.	HSBC	Morgan Stanley, P.B.	Morgan Stanley, N.A.	Morgan Stanley, P.B.
17	HSBC	HSBC	First Republic Bank	HSBC	Morgan Stanley, P.B.	Discover Bank
18	Pacific Western Bank	Bank of Baroda	Mizuho Bank	American Express Bank	HSBC	Pacific Western Bank
19	Bank of Baroda	Pacific Western Bank	BankUnited	Bank of NH	State Bank of India	Bank of Baroda
20	First Republic Bank	M and T Trust Company	Barclays Bank Delaware	TriState Capital Bank	Pacific Western Bank	First Republic Bank
21	WEX Bank	Bank of East Asia	Bank of NH	Webster Bank (SNB)	First Republic Bank	State Bank of India
22	BankUnited	BankUnited	American Express Bank	M and T Trust Company	WEX Bank	BankUnited
23	Bank of NH	State Bank of India	TriState Capital Bank	State Bank of India	M and T Trust Company	Barclays Bank Delaware
24	Barclays Bank Delaware	Mizuho Bank	Webster Bank (SNB)	BankUnited	Mizuho Bank	Bank of NH
25	Mountain Commerce Bank	Bank of NH	Bank of Baroda	Bank of East Asia	BankUnited	TriState Capital Bank
26	State Bank of India	Barclays Bank Delaware	Pacific Western Bank	Pacific Western Bank	Bank of NH	First Horizon Bank
27	The Bank of NY Mellon, N.A.	WEX Bank	State Bank of India	WEX Bank	TriState Capital Bank	WEX Bank
28	Bank Hapoalim B.M.	TriState Capital Bank	WEX Bank	Mountain Commerce Bank	Bank Hapoalim B.M.	Bank Hapoalim B.M.
29	American Express Bank	Bank Hapoalim B.M.	Mountain Commerce Bank	First Horizon Bank	Mountain Commerce Bank	Mountain Commerce Bank
30	TriState Capital Bank	Webster Bank (SNB)	Bank Hapoalim B.M.	Bank Hapoalim B.M.	First Horizon Bank	Webster Bank (SNB)
31	First Horizon Bank	Mountain Commerce Bank	Cadence Bank	Cadence Bank	Cadence Bank	Cadence Bank
Excess Banks						
32	Citibank	Citibank	Citibank	Citibank	Citibank	Citibank

	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	UBS Bank USA	JPMorgan Chase	U.S. Bank
2	Goldman Sachs Bank	Citibank	Discover Bank	U.S. Bank	UBS Bank USA	Pacific Western Bank
3	HSBC	Pacific Western Bank	Pacific Western Bank	HSBC	Pacific Western Bank	Goldman Sachs Bank
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6	UBS Bank USA	Bank of East Asia	UBS Bank USA	M and T Trust Company	Bank of East Asia	State Bank of India
7	M and T Trust Company	State Bank of India	Bank of East Asia	Bank of East Asia	Goldman Sachs Bank	Barclays Bank Delaware
8	The Bank of NY Mellon, N.A.	Barclays Bank Delaware	State Bank of India	State Bank of India	State Bank of India	Mountain Commerce Bank
9	Bank of East Asia	U.S. Bank	Mizuho Bank	Mizuho Bank	Mizuho Bank	Discover Bank
10	State Bank of India	UBS Bank USA	Barclays Bank Delaware	Barclays Bank Delaware	Barclays Bank Delaware	Citibank
11	Morton Community	Morton Community	First Horizon Bank	Cadence Bank	Cadence Bank	Cadence Bank
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13	Citibank	JPMorgan Chase	Goldman Sachs Bank	Goldman Sachs Bank	Truist Bank	JPMorgan Chase
14	American Express Bank	Morgan Stanley, N.A.	Citibank	Citibank	U.S. Bank	American Express Bank
15	Truist Bank	Morgan Stanley, P.B.	Truist Bank	Truist Bank	Morgan Stanley, N.A.	Truist Bank
16	U.S. Bank	Discover Bank	U.S. Bank	Morgan Stanley, N.A.	Morgan Stanley, P.B.	Morgan Stanley, N.A.
17	Morgan Stanley, P.B.	HSBC	Morgan Stanley, N.A.	Morgan Stanley, P.B.	Discover Bank	Morgan Stanley, P.B.
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Excess banks

32	Citibank	Citibank	Citibank	Citibank	Citibank	Citibank
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