

FEBRUARY 3, 2025

Insured Cash Account Priority Bank List - Retail

Banking & Lending Solutions

About the Priority Bank List (PBL)

The Priority Bank List is a list of available banks into which your uninvested cash may be deposited, and is available from your financial professional and on 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. Please see the ICA Disclosure Booklet for more information about the PBL, FDIC insurance eligibility, and other terms and conditions of the ICA Program.

Please note: For clients who have an account eligible for the LPL Insured Cash Account (ICA) program and the LPL Deposit Cash Account (DCA) program, LPL will automatically opt clients out of any overlapping banks on the ICA Priority Bank List and the DCA Available Bank List. There is no action required of clients or their financial professionals.

FDIC insurance protects against the loss of deposits due if an FDIC-insured bank fails. LPL is not an FDIC-insured institution. Only funds deposited within the banks on the PBL are eligible for FDIC insurance under the ICA program. Eligibility for pass-through FDIC-insurance coverage is subject to fulfilling specific conditions.

For more information about the ICA program, please refer to the ICA Disclosure Booklet on LPL.com.

BANKING & LENDING SOLUTIONS

Insured Cash Account Priority Bank List - Retail

CA	TX	FL	IL	NY	PA
U.S. Bank	U.S. Bank	U.S. Bank	Goldman Sachs Bank	Goldman Sachs Bank	Morgan Stanley, P.B.
Truist Bank	Truist Bank	Truist Bank	M and T Trust Company	Truist Bank	M and T Trust Company
M and T Trust Company	M and T Trust Company	M and T Trust Company	Huntington National Bank	Huntington National Bank	Huntington National Bank
Bank of Baroda	Bank of India	Bank of India	Bank of India	Bank of India	Bank of India
Barclays Bank Delaware	Barclays Bank Delaware	Barclays Bank Delaware	Bank of East Asia	Bank of East Asia	Bank of East Asia
Bank of East Asia	Bank of East Asia	Bank of East Asia	Bank of NH	Bank of NH	Bank of NH
Bank of NH	Bank of NH	Bank of NH	HSBC	HSBC	HSBC
HSBC	HSBC	HSBC	Bank Hapoalim B.M.	Morton Community	Morton Community
Bank Hapoalim B.M.	Bank Hapoalim B.M.	Bank Hapoalim B.M.	The Bank of NY Mellon, N.A.	WEX Bank	WEX Bank
The Bank of NY Mellon, N.A.	The Bank of NY Mellon, N.A.	The Bank of NY Mellon, N.A.	WEX Bank	Morgan Stanley, P.B.	Morgan Stanley, N.A.
Morton Community	First Horizon Bank	First Horizon Bank	U.S. Bank	Morgan Stanley, N.A.	U.S. Bank
Morgan Stanley, P.B.	Morgan Stanley, N.A.	Morgan Stanley, P.B.	UBS Bank USA	U.S. Bank	Goldman Sachs Bank
Morgan Stanley, N.A.	Morgan Stanley, P.B.	Morgan Stanley, N.A.	Morgan Stanley, N.A.	UBS Bank USA	UBS Bank USA
Goldman Sachs Bank	Morton Community	Goldman Sachs Bank	Morgan Stanley, P.B.	American Express Bank	American Express Bank
UBS Bank USA	Goldman Sachs Bank	UBS Bank USA	American Express Bank	Discover Bank	Discover Bank
American Express Bank	UBS Bank USA	American Express Bank	Discover Bank	Citibank	Citibank
Discover Bank	American Express Bank	Discover Bank	Citibank	M and T Trust Company	Bank of Baroda

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CA	TX	FL	IL	NY	PA
Citibank	Discover Bank	Citibank	Bank of Baroda	Bank of Baroda	Barclays Bank Delaware
Huntington National Bank	Citibank	Huntington National Bank	Barclays Bank Delaware	Barclays Bank Delaware	Bank Hapoalim B.M.
Bank of India	Huntington National Bank	Bank of Baroda	First Horizon Bank	Bank Hapoalim B.M.	The Bank of NY Mellon, N.A.
WEX Bank	Bank of Baroda	WEX Bank	State Bank of India	The Bank of NY Mellon, N.A.	First Horizon Bank
First Horizon Bank	WEX Bank	State Bank of India	Truist Bank	First Horizon Bank	State Bank of India
State Bank of India	State Bank of India	Morton Community	Morton Community	State Bank of India	Truist Bank

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MA	CO	NJ	WA	AK, HI, ID, MT, OR, WY	AZ, NM, NV, UT
American Express Bank	Goldman Sachs Bank	Discover Bank	Goldman Sachs Bank	American Express Bank	Morgan Stanley, N.A.
M and T Trust Company	M and T Trust Company	Truist Bank	M and T Trust Company	M and T Trust Company	Truist Bank
Huntington National Bank	Huntington National Bank	Huntington National Bank	Huntington National Bank	Huntington National Bank	Huntington National Bank
Bank of India	Bank of India	Bank of India	Bank of India	Bank of India	Bank of India
Bank of East Asia	HSBC	Bank of East Asia	Bank of East Asia	Bank of East Asia	Barclays Bank Delaware
Bank of NH	Bank of NH	Bank of NH	Bank of NH	Bank of NH	Bank of East Asia
Bank Hapoalim B.M.	Bank Hapoalim B.M.	Morton Community	Morton Community	HSBC	Bank of NH
Morton Community	Morton Community	WEX Bank	WEX Bank	WEX Bank	HSBC
WEX Bank	Bank of East Asia	First Horizon Bank	First Horizon Bank	First Horizon Bank	The Bank of NY Mellon, N.A.
First Horizon Bank	WEX Bank	State Bank of India	State Bank of India	State Bank of India	Morton Community
UBS Bank USA	State Bank of India	Morgan Stanley, P.B.	Morgan Stanley, N.A.	Goldman Sachs Bank	First Horizon Bank
Morgan Stanley, P.B.	Morgan Stanley, N.A.	Morgan Stanley, N.A.	Morgan Stanley, P.B.	Morgan Stanley, P.B.	Morgan Stanley, P.B.
Morgan Stanley, N.A.	Morgan Stanley, P.B.	U.S. Bank	U.S. Bank	Morgan Stanley, N.A.	U.S. Bank
U.S. Bank	U.S. Bank	Goldman Sachs Bank	UBS Bank USA	U.S. Bank	Goldman Sachs Bank
Goldman Sachs Bank	UBS Bank USA	UBS Bank USA	American Express Bank	UBS Bank USA	UBS Bank USA
Discover Bank	American Express Bank	American Express Bank	Discover Bank	Discover Bank	American Express Bank
Citibank	Discover Bank	Citibank	Citibank	Citibank	Discover Bank

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MA	CO	NJ	WA	AK, HI, ID, MT, OR, WY	AZ, NM, NV, UT
Bank of Baroda	Citibank	M and T Trust Company	Truist Bank	Bank of Baroda	Citibank
Barclays Bank Delaware	Truist Bank	Bank of Baroda	Bank of Baroda	Barclays Bank Delaware	M and T Trust Company
HSBC	Bank of Baroda	Barclays Bank Delaware	Barclays Bank Delaware	Morton Community	Bank of Baroda
The Bank of NY Mellon, N.A.	Barclays Bank Delaware	HSBC	HSBC	Bank Hapoalim B.M.	Bank Hapoalim B.M.
State Bank of India	The Bank of NY Mellon, N.A.	Bank Hapoalim B.M.	Bank Hapoalim B.M.	The Bank of NY Mellon, N.A.	WEX Bank
Truist Bank	First Horizon Bank	The Bank of NY Mellon, N.A.	The Bank of NY Mellon, N.A.	Truist Bank	State Bank of India

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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
Goldman Sachs Bank	Goldman Sachs Bank	U.S. Bank	U.S. Bank	U.S. Bank	UBS Bank USA
Truist Bank	Truist Bank	Truist Bank	Truist Bank	Truist Bank	M and T Trust Company
Huntington National Bank	Huntington National Bank	M and T Trust Company	Huntington National Bank	Huntington National Bank	Bank of Baroda
Bank of India	Bank of India	Bank of India	Bank of India	Bank of India	Barclays Bank Delaware
Barclays Bank Delaware	Bank of East Asia	Barclays Bank Delaware	Barclays Bank Delaware	Bank of East Asia	HSBC
Bank of East Asia	Bank of NH	Bank of East Asia	Bank of East Asia	HSBC	WEX Bank
Bank of NH	HSBC	HSBC	HSBC	Bank Hapoalim B.M.	State Bank of India
HSBC	WEX Bank	The Bank of NY Mellon, N.A.	Bank Hapoalim B.M.	The Bank of NY Mellon, N.A.	U.S. Bank
The Bank of NY Mellon, N.A.	First Horizon Bank	Morton Community	The Bank of NY Mellon, N.A.	Morton Community	Goldman Sachs Bank
Morton Community	American Express Bank	WEX Bank	Morton Community	WEX Bank	American Express Bank
Citibank	Discover Bank	Goldman Sachs Bank	Goldman Sachs Bank	Goldman Sachs Bank	Morgan Stanley, N.A.
Morgan Stanley, P.B.	Morgan Stanley, N.A.	Morgan Stanley, P.B.	Morgan Stanley, N.A.	Morgan Stanley, P.B.	Morgan Stanley, P.B.
Morgan Stanley, N.A.	Morgan Stanley, P.B.	Morgan Stanley, N.A.	Morgan Stanley, P.B.	Morgan Stanley, N.A.	Discover Bank
U.S. Bank	U.S. Bank	UBS Bank USA	UBS Bank USA	UBS Bank USA	Citibank
UBS Bank USA	UBS Bank USA	American Express Bank	American Express Bank	American Express Bank	Truist Bank
American Express Bank	Citibank	Discover Bank	Discover Bank	Discover Bank	Huntington National Bank
Discover Bank	M and T Trust Company	Citibank	Citibank	Citibank	Bank of India

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Insured Cash Account Priority Bank List - Retail

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

Excess Banks for all States

Citibank

If you have any questions about LPL's Automatic Cash Sweep Programs, including the Insured Cash Account Program, please ask your financial professional.

This material has been prepared by LPL Financial.