BANKING & LENDING SOLUTIONS

Insured Cash Account Priority Bank List

Retail Accounts

February 15, 2024

LPL Financial

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LPL Financial Insured Cash Account Priority Bank List Retail Accounts

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 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. 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 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 the specified bank(s) - 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 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 changed. Please consult your financial advisor or www.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.

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Priority Bank List

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

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CA	TX	FL	IL	NY	PA
Morton Community	Barclays Bank Delaware	The Bank of NY Mellon, N.A.	Bank Hapoalim B.M.	Truist Bank	Bank of East Asia
TriState Capital Bank	The Bank of NY Mellon, N.A.	State Bank of India	Truist Bank	State Bank of India	Morton Community
Bank of NH	Bank Hapoalim B.M.	Morgan Stanley, P.B.	Morgan Stanley, P.B.	Bank of Baroda	Bank of NH
Bank of Baroda	Bank of Baroda	Bank of East Asia	Barclays Bank Delaware	American Express Bank	Bank Hapoalim B.M.
Bank of East Asia	HSBC	TriState Capital Bank	Bank of Baroda	Bank of East Asia	State Bank of India
First Horizon Bank	Morton Community	Bank of NH	WEX Bank	Bank Hapoalim B.M.	TriState Capital Bank
The Bank of NY Mellon, N.A.	Bank of NH	Morton Community	Bank of NH	WEX Bank	Bank of Baroda
State Bank of India	Mountain Commerce Bank	Mountain Commerce Bank	Mountain Commerce Bank	Bank of NH	Mountain Commerce Bank
Mountain Commerce Bank	First Horizon Bank	First Horizon Bank	First Horizon Bank	Mountain Commerce Bank	First Horizon Bank

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

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MA	CO	NJ	WA	AK, HI, ID, MT, OR, WY	AZ, NM, NV, UT
Bank of Baroda	Bank of India	Morgan Stanley, P.B.	Morton Community	Morgan Stanley, N.A.	Bank of East Asia
WEX Bank	First Horizon Bank	Morgan Stanley, N.A.	WEX Bank	HSBC	Morton Community
Bank of NH	HSBC	WEX Bank	The Bank of NY Mellon, N.A.	Truist Bank	TriState Capital Bank
Mountain Commerce Bank	Bank of Baroda	Bank of NH	Bank of NH	UBS Bank USA	Bank of Baroda
State Bank of India	Bank of East Asia	American Express Bank	TriState Capital Bank	State Bank of India	State Bank of India
The Bank of NY Mellon, N.A.	State Bank of India	TriState Capital Bank	Bank of East Asia	M and T Trust Company	Bank of NH
Bank Hapoalim B.M.	Bank of NH	Bank of Baroda	Mountain Commerce Bank	Bank of NH	First Horizon Bank
TriState Capital Bank	TriState Capital Bank	State Bank of India	First Horizon Bank	Mountain Commerce Bank	Mountain Commerce Bank
First Horizon Bank	Mountain Commerce Bank	Mountain Commerce Bank	Bank Hapoalim B.M.	First Horizon Bank	Morgan Stanley, P.B.

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

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Excess Banks					
Citibank	Citibank	Citibank	Citibank	Citibank	Citibank

This material has been prepared by LPL Financial.

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