

# CASH & BANKING

LPL Financial Insured Cash Account (ICA):  
Current Priority Bank List Retail 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	JPMorgan Chase	Goldman Sachs Bank	JPMorgan Chase	Goldman Sachs Bank	Citibank	Citibank
2	Goldman Sachs Bank	JPMorgan Chase	Discover Bank	JPMorgan Chase	Morgan Stanley, N.A.	Morgan Stanley, N.A.
3	Citibank	Morgan Stanley, N.A.	Goldman Sachs Bank	Discover Bank	Goldman Sachs Bank	Goldman Sachs Bank
4	Morgan Stanley, P.B.	U.S. Bank	Morgan Stanley, N.A.	Morgan Stanley, N.A.	JPMorgan Chase	JPMorgan Chase
5	Morgan Stanley, N.A.	Citibank	U.S. Bank	U.S. Bank	Wells Fargo Bank	Discover Bank
6	U.S. Bank	TriState Capital Bank	Wells Fargo Bank	Wells Fargo Bank	U.S. Bank	U.S. Bank
7	Truist Bank	Truist Bank	American Express Bank	American Express Bank	American Express Bank	Wells Fargo Bank
8	TriState Capital Bank	Wells Fargo Bank	Citibank	Citibank	Discover Bank	American Express Bank
9	Wells Fargo Bank	American Express Bank	Truist Bank	Mizuho Bank	Truist Bank	Morgan Stanley, P.B.
10	Sterling National Bank	Mizuho Bank	TriState Capital Bank	Morgan Stanley, P.B.	TriState Capital Bank	Truist Bank
11	Discover Bank	Synovus Bank	Bank of East Asia	M&T Trust Company	Bank of East Asia	TriState Capital Bank
12	First Horizon Bank	Bank of Baroda	NY Community Bank	NY Community Bank	Morgan Stanley, P.B.	Bank of Baroda
13	NY Community Bank	M&T Trust Company	Bank Hapoalim B.M.	First Horizon Bank	Synovus Bank	Mizuho Bank
14	Mizuho Bank	Morgan Stanley, P.B.	Mizuho Bank	Truist Bank	Mizuho Bank	Morton Community
15	M&T Trust Company	Discover Bank	Morgan Stanley, P.B.	Bank of Baroda	AXOS Bank	M&T Trust Company
16	American Express Bank	First Horizon Bank	First Horizon Bank	Bank of East Asia	Atlantic Capital Bank	First Horizon Bank
17	Bank of Baroda	Bank of East Asia	M&T Trust Company	TriState Capital Bank	First Horizon Bank	Bank of East Asia
18	Bank of East Asia	NY Community Bank	Synovus Bank	Sterling National Bank	M&T Trust Company	NY Community Bank
19	Synovus Bank	Sterling National Bank	Bank of Baroda	Synovus Bank	Bank of Baroda	Sterling National Bank
20	Bank Hapoalim B.M.	Bank Hapoalim B.M.	Sterling National Bank	Bank Hapoalim B.M.	NY Community Bank	Synovus Bank
21	Atlantic Capital Bank	Atlantic Capital Bank	Atlantic Capital Bank	Atlantic Capital Bank	Sterling National Bank	Bank Hapoalim B.M.
22	Morton Community	Morton Community	Morton Community	Morton Community	Bank Hapoalim B.M.	Atlantic Capital Bank
23	AXOS Bank	AXOS Bank	AXOS Bank	AXOS Bank	Morton Community	AXOS Bank
24	Bank of NH	Bank of NH	Bank of NH	Bank of NH	Bank of NH	Bank of NH
25	Cadence Bank	Cadence Bank	Cadence Bank	Cadence Bank	Cadence Bank	Cadence Bank
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

## LPL ICA PBL: BY STATE AND REGION AS OF MARCH 30, 2020

	MA	CO	NJ	WA	AK, HI, ID, MT, OR, WY	AZ, NM, NV, UT
1	Goldman Sachs Bank	Discover Bank	JPMorgan Chase	JPMorgan Chase	American Express Bank	Morgan Stanley, P.B.
2	JPMorgan Chase	Wells Fargo Bank	Wells Fargo Bank	Goldman Sachs Bank	Truist Bank	NY Community Bank
3	American Express Bank	JPMorgan Chase	U.S. Bank	Morgan Stanley, P.B.	JPMorgan Chase	JPMorgan Chase
4	Wells Fargo Bank	U.S. Bank	Morgan Stanley, N.A.	Citibank	Wells Fargo Bank	Goldman Sachs Bank
5	U.S. Bank	Goldman Sachs Bank	Goldman Sachs Bank	U.S. Bank	Goldman Sachs Bank	U.S. Bank
6	Mizuho Bank	American Express Bank	Discover Bank	American Express Bank	Discover Bank	Wells Fargo Bank
7	Truist Bank	Citibank	American Express Bank	Wells Fargo Bank	Morgan Stanley, N.A.	Morgan Stanley, N.A.
8	TriState Capital Bank	Morgan Stanley, N.A.	Morgan Stanley, P.B.	Mizuho Bank	Morgan Stanley, P.B.	M&T Trust Company
9	Citibank	First Horizon Bank	Citibank	Morgan Stanley, N.A.	Citibank	Citibank
10	Discover Bank	Morgan Stanley, P.B.	Truist Bank	Discover Bank	U.S. Bank	First Horizon Bank
11	Morgan Stanley, N.A.	Truist Bank	TriState Capital Bank	M&T Trust Company	TriState Capital Bank	American Express Bank
12	Morgan Stanley, P.B.	TriState Capital Bank	First Horizon Bank	Sterling National Bank	M&T Trust Company	Truist Bank
13	First Horizon Bank	Mizuho Bank	Bank of Baroda	First Horizon Bank	Mizuho Bank	TriState Capital Bank
14	M&T Trust Company	M&T Trust Company	M&T Trust Company	Truist Bank	Atlantic Capital Bank	Sterling National Bank
15	Bank of Baroda	Bank of Baroda	Mizuho Bank	Bank of Baroda	First Horizon Bank	Mizuho Bank
16	Bank of East Asia	Bank of East Asia	NY Community Bank	Bank of East Asia	Bank of Baroda	Discover Bank
17	NY Community Bank	NY Community Bank	Sterling National Bank	TriState Capital Bank	Bank of East Asia	Bank of Baroda
18	Sterling National Bank	Sterling National Bank	Synovus Bank	NY Community Bank	NY Community Bank	Bank of East Asia
19	Synovus Bank	Synovus Bank	Bank Hapoalim B.M.	Synovus Bank	Sterling National Bank	Synovus Bank
20	Bank Hapoalim B.M.	Bank Hapoalim B.M.	Morton Community	Bank Hapoalim B.M.	Synovus Bank	Bank Hapoalim B.M.
21	Morton Community	Atlantic Capital Bank	AXOS Bank	Atlantic Capital Bank	Bank Hapoalim B.M.	Atlantic Capital Bank
22	AXOS Bank	Morton Community	Bank of NH	Morton Community	Morton Community	Morton Community
23	Cadence Bank	AXOS Bank	Cadence Bank	AXOS Bank	AXOS Bank	AXOS Bank
24	Bank of NH	Bank of NH	Atlantic Capital Bank	Bank of NH	Bank of NH	Bank of NH
25	Atlantic Capital Bank	Cadence Bank	Bank of East Asia	Cadence Bank	Cadence Bank	Cadence Bank
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	American Express Bank	JPMorgan Chase	Citibank	Goldman Sachs Bank	Citibank	JPMorgan Chase
2	JPMorgan Chase	Wells Fargo Bank	JPMorgan Chase	JPMorgan Chase	JPMorgan Chase	NY Community Bank
3	U.S. Bank	Goldman Sachs Bank	U.S. Bank	Discover Bank	Morgan Stanley, N.A.	Wells Fargo Bank
4	Goldman Sachs Bank	American Express Bank	Goldman Sachs Bank	Morgan Stanley, P.B.	Morgan Stanley, P.B.	Sterling National Bank
5	Discover Bank	Discover Bank	American Express Bank	U.S. Bank	American Express Bank	Morgan Stanley, P.B.
6	Morgan Stanley, N.A.	Morgan Stanley, N.A.	Morgan Stanley, N.A.	Wells Fargo Bank	Goldman Sachs Bank	Citibank
7	Morgan Stanley, P.B.	Morgan Stanley, P.B.	Morgan Stanley, P.B.	Citibank	Wells Fargo Bank	Goldman Sachs Bank
8	Wells Fargo Bank	U.S. Bank	Discover Bank	Bank of Baroda	U.S. Bank	American Express Bank
9	First Horizon Bank	Citibank	Wells Fargo Bank	American Express Bank	Truist Bank	U.S. Bank
10	Citibank	AXOS Bank	Bank of Baroda	Morgan Stanley, N.A.	TriState Capital Bank	Mizuho Bank
11	Bank of East Asia	Truist Bank	Mizuho Bank	Bank of East Asia	Bank of Baroda	Morgan Stanley, N.A.
12	TriState Capital Bank	First Horizon Bank	Truist Bank	Truist Bank	M&T Trust Company	Morton Community
13	NY Community Bank	M&T Trust Company	Synovus Bank	TriState Capital Bank	Mizuho Bank	Discover Bank
14	Truist Bank	Bank of Baroda	AXOS Bank	M&T Trust Company	Discover Bank	First Horizon Bank
15	Mizuho Bank	Bank of East Asia	First Horizon Bank	NY Community Bank	Cadence Bank	M&T Trust Company
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18	Sterling National Bank	Sterling National Bank	TriState Capital Bank	Bank Hapoalim B.M.	NY Community Bank	Bank of East Asia
19	Synovus Bank	Synovus Bank	NY Community Bank	Atlantic Capital Bank	Sterling National Bank	TriState Capital Bank
20	Bank Hapoalim B.M.	Bank Hapoalim B.M.	Sterling National Bank	Morton Community	Synovus Bank	Synovus Bank
21	Atlantic Capital Bank	Atlantic Capital Bank	Bank Hapoalim B.M.	AXOS Bank	Bank Hapoalim B.M.	Bank Hapoalim B.M.
22	Morton Community	Morton Community	Atlantic Capital Bank	Bank of NH	Atlantic Capital Bank	Atlantic Capital Bank
23	AXOS Bank	Bank of NH	Morton Community	Cadence Bank	Morton Community	AXOS Bank
24	Bank of NH	Cadence Bank	Bank of NH	First Horizon Bank	AXOS Bank	Bank of NH
25	Cadence Bank	Mizuho Bank	Cadence Bank	Mizuho Bank	Bank of NH	Cadence Bank
26						
27						
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29						
<b>Excess Banks</b>						
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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Not a Bank/Credit Union Deposit		Not Insured by any Government Agency