

# CASH & BANKING

## LPL Deposit Cash Account (DCA): Current Available Bank List

As of December 8, 2022

### **About the Available Bank List (ABL)**

The Available Bank List is a list of available banks into which your funds may be deposited, and is available from your financial advisor and on [lpl.com/disclosures.html](http://lpl.com/disclosures.html). The banks appear in alphabetical order and your cash may be allocated to any bank on the list at any point in time. For each bank on the ABL, LPL (as your agent) will ensure that your DCA sweep deposits do not exceed the \$250,000 FDIC-defined ownership category limits.

You may not designate which banks on the ABL receive your funds. 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 in any bank with capacity set forth on the ABL, as amended by you. To make these amendments, you need to inform your financial advisor.

You should review the ABL carefully. If you already have funds at any bank on the ABL, 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 prevent deposits in that bank from 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 ABL, banks may be added, removed, or the order of the priority sequence may change. If we are making changes to the ABL, in general, you will receive prior notification. However, under certain limited circumstances, prior notification may not be possible. We will provide you with notice of such changes as soon as practicable. When changes are made, we will update the ABL located on [lpl.com/disclosures.html](http://lpl.com/disclosures.html) in real time and provide the most up-to-date version of the ABL in your statement at the time your statement is generated.

If a bank at which you have funds is no longer available through the DCA 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 an available bank set forth on the Available Bank List.

## LPL DCA ABL: Alphabetical order

AXOS Bank	Lake Forest Bank & Trust Co.
Bank OZK	Libertyville Bank & Trust Co., N.A.
Barrington Bank & Trust	Luana Savings Bank
Beal Bank SSB	Metro City Bank
Bank OZK	Northbrook Bank & Trust Co., N.A.
Beal Bank USA	Old Plank Trail Community Bank, N.A.
Beverly Bank & Trust Co., N.A.	Sallie Mae Bank
Centennial Bank	Schaumburg Bank & Trust Co., N.A.
Citibank, N.A.	St. Charles Bank & Trust Co.
Citizens Bank N.A.	State Bank of the Lakes, N.A.
Comenity Bank	Third Coast Bank, SSB
Comenity Capital Bank	Toyota Financial Savings Bank
Crystal Lake Bank & Trust Co. N.A.	Town Bank, N.A.
Customers Bank	US Bank N.A.
Flushing Bank	Village Bank & Trust, N.A.
Forbright Bank	Wex Bank
Hinsdale Bank & Trust Company	Wheaton Bank & Trust, N.A.
HSBC Bank USA, N.A.	Wintrust Bank, N.A.
JPMorgan Chase Bank	

**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 DCA Available Bank List. There is no action required of clients or their financial advisors.

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<b>Not a Bank/Credit Union Deposit</b>		<b>Not Insured by any Government Agency</b>