

CASH & BANKING

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

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

Priority Bank List

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

Priority Bank List

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

Excess Banks

34	Citibank	Citibank	Citibank	Citibank	Citibank	Citibank
----	----------	----------	----------	----------	----------	----------



This material has been prepared by LPL Financial.

Securities and advisory services offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).

Insurance products are offered through LPL or its licensed affiliates. To the extent you are receiving investment advice from a separately registered independent investment advisor, please note that LPL is not an affiliate of and makes no representation with respect to such entity.

If your advisor is located at a bank or credit union, please note that the bank/credit union is not registered as a broker-dealer or investment advisor. Registered representatives of LPL may also be employees of the bank/credit union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, the bank/credit union. Securities and insurance offered through LPL or its affiliates are:

Not FDIC or NCUA/NCUSIF Insured	No Bank or Credit Union Guarantee	May Lose Value
Not a Bank/Credit Union Deposit		Not Insured by any Government Agency