



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

Effective December 24, 2018

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 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 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 DECEMBER 24, 2018

	CA	TX	FL	IL	NY	PA
1	Goldman Sachs Bank	M&T Trust Company	SunTrust Bank	American Express Bank	Discover Bank	Goldman Sachs Bank
2	U.S. Bank	Citibank	Bank of East Asia	First Tennessee Bank	First Tennessee Bank	Morgan Stanley, N.A.
3	Morgan Stanley, N.A.	Morgan Stanley, N.A.	Morgan Stanley, P.B.	Morgan Stanley, N.A.	Morgan Stanley, N.A.	Citibank
4	Wells Fargo Bank	American Express Bank	Goldman Sachs Bank	Citibank	Wells Fargo Bank	First Tennessee Bank
5	Bremer Bank	Wells Fargo Bank	Discover Bank	Wells Fargo Bank	American Express Bank	American Express Bank
6	American Express Bank	Morgan Stanley, P.B.	Morgan Stanley, N.A.	Bremer Bank	Morgan Stanley, P.B.	Wells Fargo Bank
7	Discover Bank	Cadence Bank	Wells Fargo Bank	Bank of India	NY Community Bank	Mizuho Bank
8	Citibank	Goldman Sachs Bank	First Tennessee Bank	Morgan Stanley, P.B.	Bank of East Asia	Bank of Baroda
9	Morgan Stanley, P.B.	NY Community Bank	NY Community Bank	Cadence Bank	Cadence Bank	Bank of East Asia
10	TriState Capital Bank	Mizuho Bank	Cadence Bank	M&T Trust Company	Morton Community	Bremer Bank
11	Bank of East Asia	TriState Capital Bank	Florida Community	SunTrust Bank	Mizuho Bank	M&T Trust Company
12	First Tennessee Bank	SunTrust Bank	AXOS Bank	TriState Capital Bank	Bank Hapoalim B.M.	Florida Community
13	Bank of Baroda	Bank of India	Atlantic Capital Bank	Bank of Baroda	Bank of Baroda	Cadence Bank
14	Cadence Bank	Bremer Bank	Bank of India	Atlantic Capital Bank	U.S. Bank	Bank Hapoalim B.M.
15	SunTrust Bank	First Tennessee Bank	Citibank	Bank Hapoalim B.M.	Sterling National	Morton Community
16	AXOS Bank	Bank Hapoalim B.M.	American Express Bank	Sterling National	AXOS Bank	Century B&T
17	Bank Hapoalim B.M.	Discover Bank	Morton Community	AXOS Bank	Bank of India	Bank of India
18	Century B&T	Sterling National	Bank Hapoalim B.M.	Goldman Sachs Bank	Goldman Sachs Bank	AXOS Bank
19	Florida Community	Bank of East Asia	U.S. Bank	Florida Community	TriState Capital Bank	TriState Capital Bank
20	Morton Community	AXOS Bank	Sterling National	U.S. Bank	Citibank	U.S. Bank
21	Bank of India	U.S. Bank	Bremer Bank	Discover Bank	Florida Community	Discover Bank
22	Atlantic Capital Bank	Morton Community	Bank of Baroda	Bank of East Asia	Atlantic Capital Bank	Atlantic Capital Bank
23	NY Community Bank	Atlantic Capital Bank	Century B&T	Century B&T	SunTrust Bank	Sterling National
24	Mizuho Bank	Century B&T	Mizuho Bank	NY Community Bank	Bremer Bank	SunTrust Bank
25	Bank of NH	Bank of Baroda	Bank of NH	Morton Community	Century B&T	Morgan Stanley, P.B.
26	M&T Trust Company	Florida Community	M&T Trust Company	Bank of NH	Bank of NH	NY Community Bank
27					M&T Trust Company	Bank of NH
28						
29						
	Excess Banks					
30	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank
31	Citibank	Citibank	Citibank	Citibank	Citibank	Citibank

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	MA	CO	NJ	WA	AK, HI, ID, MT, OR, WY	AZ, NM, NV, UT
1	Morgan Stanley, P.B.	Morgan Stanley, N.A.	American Express Bank	Morgan Stanley, N.A.	Morgan Stanley, P.B.	Goldman Sachs Bank
2	Morgan Stanley, N.A.	Morgan Stanley, P.B.	Morgan Stanley, N.A.	First Tennessee Bank	American Express Bank	Wells Fargo Bank
3	Goldman Sachs Bank	First Tennessee Bank	M&T Trust Company	Wells Fargo Bank	M&T Trust Company	Century B&T
4	American Express Bank	M&T Trust Company	Wells Fargo Bank	Bank of India	Morgan Stanley, N.A.	M&T Trust Company
5	Wells Fargo Bank	Wells Fargo Bank	Citibank	NY Community Bank	NY Community Bank	TriState Capital Bank
6	NY Community Bank	Citibank	SunTrust Bank	Sterling National	Wells Fargo Bank	Morgan Stanley, P.B.
7	First Tennessee Bank	Morton Community	Morgan Stanley, P.B.	American Express Bank	Bremer Bank	NY Community Bank
8	SunTrust Bank	American Express Bank	Bank of India	Citibank	Bank of India	American Express Bank
9	Atlantic Capital Bank	Sterling National	AXOS Bank	M&T Trust Company	Bank of East Asia	Bremer Bank
10	Bank of India	Discover Bank	NY Community Bank	Discover Bank	Cadence Bank	Morgan Stanley, N.A.
11	Discover Bank	Goldman Sachs Bank	Cadence Bank	Cadence Bank	Atlantic Capital Bank	SunTrust Bank
12	Bank of East Asia	U.S. Bank	TriState Capital Bank	U.S. Bank	TriState Capital Bank	Bank of East Asia
13	Bank of Baroda	SunTrust Bank	Sterling National	AXOS Bank	SunTrust Bank	U.S. Bank
14	AXOS Bank	Century B&T	Bank of Baroda	Goldman Sachs Bank	Citibank	AXOS Bank
15	Citibank	AXOS Bank	Bank of East Asia	Mizuho Bank	Goldman Sachs Bank	Bank of India
16	Florida Community	NY Community Bank	Bank Hapoalim B.M.	Morgan Stanley, P.B.	Mizuho Bank	Discover Bank
17	Cadence Bank	Cadence Bank	Florida Community	Century B&T	Sterling National	Morton Community
18	TriState Capital Bank	Florida Community	Discover Bank	Morton Community	Florida Community	Citibank
19	Morton Community	Bremer Bank	Goldman Sachs Bank	Bank Hapoalim B.M.	Bank Hapoalim B.M.	Bank Hapoalim B.M.
20	Bremer Bank	TriState Capital Bank	Morton Community	TriState Capital Bank	Discover Bank	Florida Community
21	Mizuho Bank	Atlantic Capital Bank	Mizuho Bank	Atlantic Capital Bank	AXOS Bank	Cadence Bank
22	Bank Hapoalim B.M.	Bank of India	First Tennessee Bank	SunTrust Bank	U.S. Bank	Atlantic Capital Bank
23	U.S. Bank	Bank Hapoalim B.M.	Century B&T	Bremer Bank	Morton Community	Bank of Baroda
24	Century B&T	Bank of Baroda	U.S. Bank	Bank of Baroda	Bank of Baroda	Sterling National
25	Bank of NH	Bank of East Asia	Bremer Bank	Florida Community	Century B&T	First Tennessee Bank
26	M&T Trust Company	Bank of NH	Bank of NH	Bank of East Asia	First Tennessee Bank	Bank of NH
27						
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29						
	Excess Banks					
30	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank
31	Citibank	Citibank	Citibank	Citibank	Citibank	Citibank

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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	U.S. Bank	American Express Bank	U.S. Bank	Goldman Sachs Bank	Discover Bank	Morgan Stanley, N.A.
2	American Express Bank	Morgan Stanley, P.B.	M&T Trust Company	American Express Bank	First Tennessee Bank	M&T Trust Company
3	Morgan Stanley, N.A.	Citibank	NY Community Bank	Wells Fargo Bank	Morgan Stanley, N.A.	Bank Hapoalim B.M.
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6	NY Community Bank	TriState Capital Bank	Wells Fargo Bank	Morgan Stanley, P.B.	Mizuho Bank	Wells Fargo Bank
7	Bank of East Asia	First Tennessee Bank	Florida Community	Morgan Stanley, N.A.	Wells Fargo Bank	Morton Community
8	Sterling National	Bank of East Asia	Goldman Sachs Bank	Atlantic Capital Bank	Atlantic Capital Bank	Mizuho Bank
9	First Tennessee Bank	Bremer Bank	Bank of East Asia	Citibank	SunTrust Bank	Atlantic Capital Bank
10	Bank of Baroda	SunTrust Bank	First Tennessee Bank	Bank of Baroda	Bank Hapoalim B.M.	Sterling National
11	AXOS Bank	AXOS Bank	Morgan Stanley, N.A.	M&T Trust Company	Citibank	Citibank
12	SunTrust Bank	U.S. Bank	Discover Bank	TriState Capital Bank	Bank of Baroda	Bank of East Asia
13	Bremer Bank	Sterling National	Bank Hapoalim B.M.	Bank of East Asia	AXOS Bank	Bank of Baroda
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19	Cadence Bank	M&T Trust Company	TriState Capital Bank	Sterling National	Morgan Stanley, P.B.	Bank of India
20	Discover Bank	Goldman Sachs Bank	SunTrust Bank	U.S. Bank	Century B&T	TriState Capital Bank
21	Bank Hapoalim B.M.	Florida Community	Bank of India	Bank Hapoalim B.M.	U.S. Bank	U.S. Bank
22	TriState Capital Bank	Bank Hapoalim B.M.	Morton Community	Bank of India	Sterling National	AXOS Bank
23	Atlantic Capital Bank	Cadence Bank	Mizuho Bank	Century B&T	Bank of East Asia	Century B&T
24	Bank of NH	Atlantic Capital Bank	Bank of Baroda	Bremer Bank	Bank of India	Bremer Bank
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26	Morgan Stanley, P.B.	Bank of India	Bank of NH	Bank of NH	M&T Trust Company	Bank of NH
27	M&T Trust Company	Bank of NH				
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	Excess Banks					
30	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank
31	Citibank	Citibank	Citibank	Citibank	Citibank	Citibank

This material has been prepared by LPL Financial LLC.

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