



LPL Insured Cash Account (ICA): Current Priority Bank List Retail 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	Citibank	SunTrust Bank	U.S. Bank	Discover Bank	Goldman Sachs Bank
2	American Express Bank	Morgan Stanley, N.A.	Wells Fargo Bank	Morgan Stanley, N.A.	American Express Bank	Morgan Stanley, N.A.
3	Morgan Stanley, P.B.	American Express Bank	Morgan Stanley, P.B.	First Tennessee Bank	Morgan Stanley, N.A.	Bank of Baroda
4	Bremer Bank	First Tennessee Bank	Goldman Sachs Bank	Bremer Bank	Florida Community	First Tennessee Bank
5	First Tennessee Bank	Cadence Bank	Discover Bank	Bank of India	Bank of Baroda	Century B&T
6	Discover Bank	Goldman Sachs Bank	Morgan Stanley, N.A.	Citibank	Bank of East Asia	Citibank
7	Wells Fargo Bank	Wells Fargo Bank	Citibank	Cadence Bank	Wells Fargo Bank	Bank of East Asia
8	NY Community Bank	Bank of Baroda	First Tennessee Bank	American Express Bank	Morton Community	Wells Fargo Bank
9	Morgan Stanley, N.A.	SunTrust Bank	Bank of East Asia	Wells Fargo Bank	Century B&T	Bremer Bank
10	Sterling National	Bank of India	Cadence Bank	Goldman Sachs Bank	Bank Hapoalim B.M.	SunTrust Bank
11	Bank of East Asia	Bremer Bank	Florida Community	NY Community Bank	First Tennessee Bank	Florida Community
12	Citibank	NY Community Bank	AXOS Bank	SunTrust Bank	Sterling National	Cadence Bank
13	Bank of Baroda	Bank Hapoalim B.M.	NY Community Bank	Bank of Baroda	AXOS Bank	Bank Hapoalim B.M.
14	Mizuho Bank	Discover Bank	Atlantic Capital Bank	Atlantic Capital Bank	Bank of India	Morton Community
15	Cadence Bank	Sterling National	Bank of India	Bank Hapoalim B.M.	Goldman Sachs Bank	Bank of India
16	SunTrust Bank	Bank of East Asia	American Express Bank	Sterling National	Cadence Bank	NY Community Bank
17	AXOS Bank	AXOS Bank	Morton Community	AXOS Bank	Citibank	AXOS Bank
18	Bank Hapoalim B.M.	U.S. Bank	Bank Hapoalim B.M.	Florida Community	NY Community Bank	U.S. Bank
19	Century B&T	Morton Community	U.S. Bank	Discover Bank	U.S. Bank	Discover Bank
20	Florida Community	Atlantic Capital Bank	Sterling National	Bank of East Asia	Atlantic Capital Bank	Atlantic Capital Bank
21	Morton Community	Century B&T	Bremer Bank	Century B&T	SunTrust Bank	Sterling National
22	Bank of India	Florida Community	Bank of Baroda	Morgan Stanley, P.B.	Bremer Bank	Morgan Stanley, P.B.
23	U.S. Bank	Morgan Stanley, P.B.	Century B&T	Morton Community	Morgan Stanley, P.B.	American Express Bank
24	Atlantic Capital Bank	Bank of NH	Mizuho Bank	Mizuho Bank	Bank of NH	Bank of NH
25	Bank of NH	M&T Trust Company	M&T Trust Company	Bank of NH	M&T Trust Company	M&T Trust Company
26	M&T Trust Company	Mizuho Bank	Bank of NH	M&T Trust Company	Mizuho Bank	Mizuho Bank
27						
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.	American Express Bank	American Express Bank	Morgan Stanley, N.A.
3	Sterling National	American Express Bank	First Tennessee Bank	NY Community Bank	Morgan Stanley, N.A.	American Express Bank
4	Goldman Sachs Bank	Wells Fargo Bank	Citibank	Bank of India	Bremer Bank	First Tennessee Bank
5	First Tennessee Bank	Citibank	SunTrust Bank	Morgan Stanley, P.B.	First Tennessee Bank	SunTrust Bank
6	Wells Fargo Bank	Morton Community	NY Community Bank	Sterling National	Wells Fargo Bank	Atlantic Capital Bank
7	Citibank	NY Community Bank	Wells Fargo Bank	Wells Fargo Bank	Bank of India	Wells Fargo Bank
8	NY Community Bank	Sterling National	Bank of India	Citibank	Bank of East Asia	Bremer Bank
9	SunTrust Bank	Discover Bank	AXOS Bank	Discover Bank	Cadence Bank	Bank of East Asia
10	Atlantic Capital Bank	Goldman Sachs Bank	Sterling National	Cadence Bank	Atlantic Capital Bank	U.S. Bank
11	Bank of India	U.S. Bank	Cadence Bank	First Tennessee Bank	NY Community Bank	AXOS Bank
12	Discover Bank	SunTrust Bank	Bank of Baroda	AXOS Bank	SunTrust Bank	Bank of India
13	Bank of East Asia	Century B&T	Bank of East Asia	Goldman Sachs Bank	Citibank	Discover Bank
14	Bank of Baroda	AXOS Bank	Bank Hapoalim B.M.	Mizuho Bank	Goldman Sachs Bank	Morton Community
15	AXOS Bank	Cadence Bank	Florida Community	Century B&T	Mizuho Bank	Citibank
16	American Express Bank	Florida Community	Discover Bank	Morton Community	Sterling National	Bank Hapoalim B.M.
17	Florida Community	Bremer Bank	Goldman Sachs Bank	Bank Hapoalim B.M.	Florida Community	Florida Community
18	Cadence Bank	First Tennessee Bank	Morton Community	U.S. Bank	Bank Hapoalim B.M.	Cadence Bank
19	Morton Community	Atlantic Capital Bank	Mizuho Bank	Atlantic Capital Bank	Discover Bank	Sterling National
20	Bremer Bank	Bank of India	Atlantic Capital Bank	SunTrust Bank	AXOS Bank	Bank of Baroda
21	Mizuho Bank	Bank Hapoalim B.M.	U.S. Bank	Bremer Bank	U.S. Bank	Century B&T
22	Bank Hapoalim B.M.	Bank of Baroda	Bremer Bank	Bank of Baroda	Morton Community	NY Community Bank
23	U.S. Bank	Bank of East Asia	Morgan Stanley, P.B.	Florida Community	Bank of Baroda	Morgan Stanley, P.B.
24	Century B&T	Mizuho Bank	Century B&T	Bank of East Asia	Century B&T	Mizuho Bank
25	Bank of NH	Bank of NH	Bank of NH	Bank of NH	Bank of NH	Bank of NH
26	M&T Trust Company	M&T Trust Company	M&T Trust Company	M&T Trust Company	M&T Trust Company	M&T Trust Company
27						
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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	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	U.S. Bank	Citibank	Morgan Stanley, N.A.
2	American Express Bank	Citibank	NY Community Bank	Bank of Baroda	U.S. Bank	Bank Hapoalim B.M.
3	Morgan Stanley, N.A.	Morgan Stanley, N.A.	American Express Bank	Morgan Stanley, N.A.	Morgan Stanley, N.A.	First Tennessee Bank
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5	NY Community Bank	NY Community Bank	First Tennessee Bank	Wells Fargo Bank	First Tennessee Bank	Morton Community
6	First Tennessee Bank	SunTrust Bank	Florida Community	Morton Community	Bank of Baroda	Bank of Baroda
7	Bank of East Asia	Wells Fargo Bank	Citibank	Morgan Stanley, P.B.	Wells Fargo Bank	Wells Fargo Bank
8	Sterling National	Century B&T	Goldman Sachs Bank	NY Community Bank	Atlantic Capital Bank	Atlantic Capital Bank
9	Wells Fargo Bank	Bank of India	Wells Fargo Bank	Atlantic Capital Bank	NY Community Bank	Sterling National
10	Bank of Baroda	AXOS Bank	Bank of East Asia	American Express Bank	Century B&T	Citibank
11	AXOS Bank	U.S. Bank	Morgan Stanley, N.A.	First Tennessee Bank	Sterling National	Bank of East Asia
12	SunTrust Bank	Sterling National	Discover Bank	Citibank	Discover Bank	Discover Bank
13	Bremer Bank	Morton Community	Bank Hapoalim B.M.	Bank of East Asia	Bank Hapoalim B.M.	Goldman Sachs Bank
14	Mizuho Bank	Bank of Baroda	Bremer Bank	Discover Bank	AXOS Bank	SunTrust Bank
15	Goldman Sachs Bank	Goldman Sachs Bank	Atlantic Capital Bank	Cadence Bank	Morton Community	Florida Community
16	Morton Community	Florida Community	AXOS Bank	Florida Community	Florida Community	American Express Bank
17	Citibank	Bank Hapoalim B.M.	Cadence Bank	AXOS Bank	SunTrust Bank	Cadence Bank
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19	Cadence Bank	Morgan Stanley, P.B.	SunTrust Bank	Bank Hapoalim B.M.	Morgan Stanley, P.B.	U.S. Bank
20	Discover Bank	Bank of East Asia	Bank of India	Bank of India	American Express Bank	AXOS Bank
21	Bank Hapoalim B.M.	Atlantic Capital Bank	Morton Community	Century B&T	Bank of East Asia	Century B&T
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24	Morgan Stanley, P.B.	Bank of NH	Bank of NH	Mizuho Bank	Bank of NH	Bank of NH
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26	M&T Trust Company	Mizuho Bank	Mizuho Bank	M&T Trust Company	Mizuho Bank	Mizuho Bank
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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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