BANKING & LENDING

Insured Bank Cash Account - Interest Rate Tiers as of 8/10/2026

Insured Bank Cash Account – Central Trust Bank

Tier	Household IBCA Balance	Rate
1	Any Value < $5,000	**0.01%**
2	$5,000 to < $25,000	**0.01%**
3	$25,000 to < $50,000	**0.01%**
4	$50,000 to < $100,000	**0.01%**
5	$100,000 to < $250,000	**0.01%**
6	$250,000 to < $500,000	**0.05%**
7	$500,000 to < $1M	**0.40%**
8	$1M to < $2M	**1.00%**
9	$2M to < $5M	**1.30%**
10	> $5M	**3.00%**

Note: Current maximum FDIC insurance offered through the IBCA Program is currently $250,000 per individual. For more information about the IBCA program, including how your Household IBCA Balance is calculated, please refer to the IBCA Disclosure Booklet, available at https://www.centralinvestment.net/about/our-process/

If you have any questions about LPL's Automatic Cash Sweep Programs, including the Insured Bank Cash Account Program, please ask your financial professional.

This material has been prepared by LPL Financial.

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