

BANKING & LENDING

Insured Bank Cash Account - Interest Rate Tiers as of 10/02/2026

Insured Bank Cash Account – Central Trust Bank

Tier	Household IBCA Balance	Rate
1	Any Value < \$5,000	0.03%
2	\$5,000 to < \$25,000	0.03%
3	\$25,000 to < \$50,000	0.03%
4	\$50,000 to < \$100,000	0.03%
5	\$100,000 to < \$250,000	0.03%
6	\$250,000 to < \$500,000	0.10%
7	\$500,000 to < \$1M	0.40%
8	\$1M to < \$2M	1.05%
9	\$2M to < \$5M	1.30%
10	> \$5M	3.25%

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.