



ICS® deposit products are now called IntraFi® Network DepositsSM

Bank Safe, Bank Smart®

IntraFi Network Deposits (formerly ICS, or the Insured Cash Sweep® service) is a safe cash management solution that enables access to FDIC insurance beyond \$250,000 on large deposits placed into demand deposit accounts (through the demand option) and money market deposit accounts (through the savings option) while working directly with our bank.



Why choose IntraFi Network Deposits?

- With IntraFi Network Deposits, you can
- **Rest assured** knowing your funds are eligible for multi-million-dollar FDIC insurance that’s backed by the full faith and credit of the U.S. government.
- **Enjoy the ease of working through a single bank relationship** and receiving just one regular statement
- **Maintain access your funds** placed into demand deposit accounts and money market deposit accounts
- **Eliminate ongoing collateral tracking** and the need to footnote uninsured deposits in financial statements
- **Support your community** by keeping the full amount of your deposit local to support local lending¹

How does It work?

We, like other institutions that offer IntraFi Network Deposits, are members of a special network. When we place your deposit through IntraFi Network Deposits, that deposit is divided into amounts under the standard FDIC insurance maximum of \$250,000. The amounts are then placed into deposit accounts at multiple FDIC-insured banks. As a result, you can access FDIC coverage from many institutions while working directly just with us.

What else do you need to know?

You receive a regular monthly statement from us showing your demand and savings balances and other key information. And you can check your balances and track other important information online, 24/7. Your confidential information remains protected.



**Member
FDIC**

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[1] When deposited funds are exchanged on a dollar-for-dollar basis with other institutions that use IntraFi Network Deposits, our bank can use the full amount of a deposit placed through IntraFi Network Deposits for local lending, satisfying some depositors’ local investment goals or mandates. Alternatively, with a depositor’s consent, our bank may choose to receive fee income instead of deposits from other participating institutions. Under these circumstances, deposited funds would not be available for local lending.

Placement of funds through IntraFi Network Deposits is subject to the terms, conditions, and disclosures in the program agreements, including the Deposit Placement Agreement (“DPA”). Limits apply and customer eligibility criteria may apply. Program withdrawals may be limited to six per month for funds placed in MMDAs. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount (“SMDIA”), a depositor’s balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before settlement for a deposit or after settlement for a withdrawal) or be ineligible for FDIC insurance (if the relationship institution is not a bank). As stated in the DPA, the depositor is responsible for making any necessary arrangements to protect such balances consistent with applicable law. If the depositor is subject to restrictions on placement of its funds, the depositor is responsible for determining whether its use of IntraFi Network Deposits satisfies those restrictions. IntraFi; the IntraFi logo; Bank Safe, Bank Smart; Insured Cash Sweep; and ICS are registered service marks, and Network Deposits is a service mark, of IntraFi Network LLC.