



## Who can use **ICS**?

- Businesses of all sizes and types
- Nonprofits
- Government finance officers
- Other large-dollar depositors

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## How can you take advantage of **ICS**?

Let's talk about how ICS can work for you, and how you can enjoy yield, peace of mind, and flexibility—all at the same time.

# BANK SAFE. BANK SMART.®



**ICS**  
INSURED CASH SWEEP

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# What is ICS?

The ICS<sup>®</sup>, or Insured Cash Sweep<sup>®</sup>, service is a smart, secure, and convenient way to safeguard your large deposits.



## EARN INTEREST

Put excess cash balances to work by placing funds into demand deposit accounts using the ICS demand option, into money market deposit accounts using the ICS savings options, or into both.



## ENJOY PEACE OF MIND

Your ICS funds are eligible for multi-million-dollar protection that is backed by the full faith and credit of the United States government.



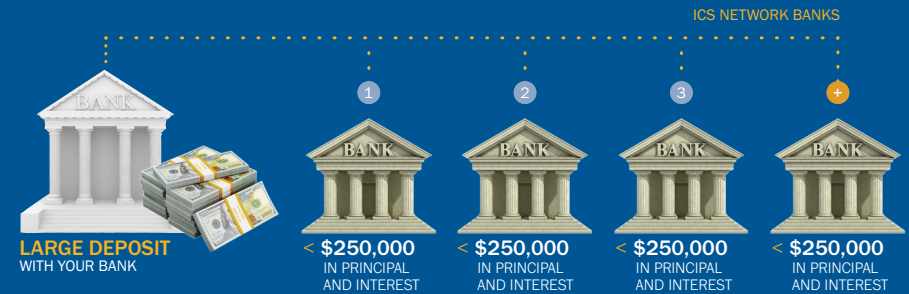
## ENJOY FLEXIBILITY

The ICS demand option offers daily liquidity through unlimited program withdrawals. The ICS savings option offers access to funds through up to six program withdrawals each month.

Your funds can be placed using either or both ICS options to best match your cash management and liquidity needs.

# How does ICS work?

Our bank is part of a special network, the ICS Network. You have or set up a transaction account with our bank<sup>1</sup>, sign the agreements, and deposit funds.



Deposits are sent to deposit accounts at other member institutions in amounts under the standard FDIC insurance maximum of \$250,000.<sup>2</sup>

By working directly with just us—a bank you already know and trust—you can receive coverage through many and get just one regular statement.

[1] You will need a separate transaction account for each of the ICS options you use.

[2] Deposits are sent to demand deposit accounts with the demand option and to money market deposit accounts with the savings option. The standard FDIC insurance maximum is \$250,000 per insured capacity, per bank.

Placement of funds through the ICS service is subject to the terms, conditions, and disclosures in the service agreements, including the Deposit Placement Agreement ("DPA"). Limits and customer eligibility criteria apply. With the ICS savings option, program withdrawals are limited to six per month. 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 ICS settlement for a deposit or after ICS 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 ICS satisfies those restrictions. ICS, Insured Cash Sweep, and Bank Safe. Bank Smart. are registered service marks of Promontory Interfinancial Network, LLC.