

## SMART INVESTING

Access Multi-Million-Dollar FDIC Insurance and Earn Interest

**MMDA OFFERING** 





soundcb.com | 800.458.5585



## INTRAFI CASH SERVICE<sup>SM</sup> OVERVIEW



ICS is a smart convenient way to safeguard your large deposits. With ICS your funds are placed into money market deposit accounts.

#### With ICS, you can

- Enjoy peace of mind knowing your funds are eligible for multi-million-dollar FDIC insurance
- Earn interest
- Save time by working directly with our bank
- Maintain flexibility
- Know the amount of your deposit can be used to invest in your local community<sup>1</sup>

[1] When deposited funds are exchanged on a dollar-for-dollar basis with other institutions that use ICS, our bank can use the full amount of a deposit placed through ICS 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.

Deposit placement through CDARS or ICS is subject to the terms, conditions, and disclosures in applicable agreements. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one destination bank, a depositor's balances at the institution that places deposits may exceed the SMDIA (e.g., before settlement for deposits or after settlement for withdrawals) or be uninsured (if the placing institution is not an insured bank). The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through CDARS or ICS satisfies any restrictions on its deposits. A list identifying IntraFi network banks appears at <a href="https://www.intrafi.com/network-banks">https://www.intrafi.com/network-banks</a>. The depositor may exclude banks from eligibility to receive its funds. IntraFi, ICS, Insured Cash Service are registered service marks, and the IntraFi hexagon and IntraFi logo are service marks, of IntraFi Network LLC.



### WHY ICS?



#### **Enjoy Peace of Mind**

Relax knowing that your funds are eligible for multi-million-dollar FDIC insurance, protection that's backed by the full faith and credit of the United States government.

No one has ever lost a penny of FDIC-insured deposits.



#### **Save Time**

Work directly with us—a bank you know and trust—to access multi-million-dollar FDIC insurance, and say 'goodbye' to tracking collateral on an ongoing basis, managing multiple bank relationships, manually consolidating bank statements, and other time-consuming workarounds.



## WHY ICS?



#### **Maintain Flexibility**

Enjoy access to funds
placed into money market
deposit accounts.



#### **Earn Interest**

Earn one interest rate.

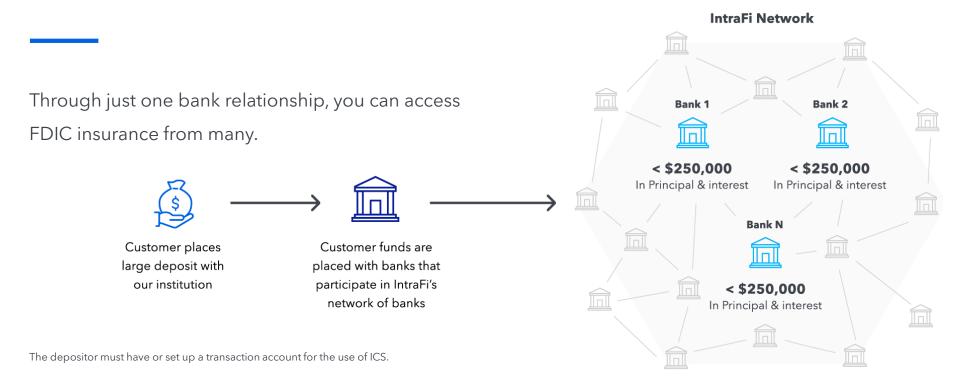


#### **Support Your Community**

Feel good knowing that the full amount of your funds placed through ICS can stay local to support lending opportunities that build a stronger community.



### **HOW DOES ICS WORK?**



We, like other institutions that offer ICS, are members of a special network. When your organization uses ICS to place funds, that deposit is divided into amounts under the standard FDIC insurance maximum of \$250,000 and placed in deposit accounts at other FDIC-insured banks that participate in the same network. You receive just one monthly statement detailing all of your placements, and, as always, your confidential information remains protected.



## FOLLOW THESE STRAIGHTFORWARD STEPS

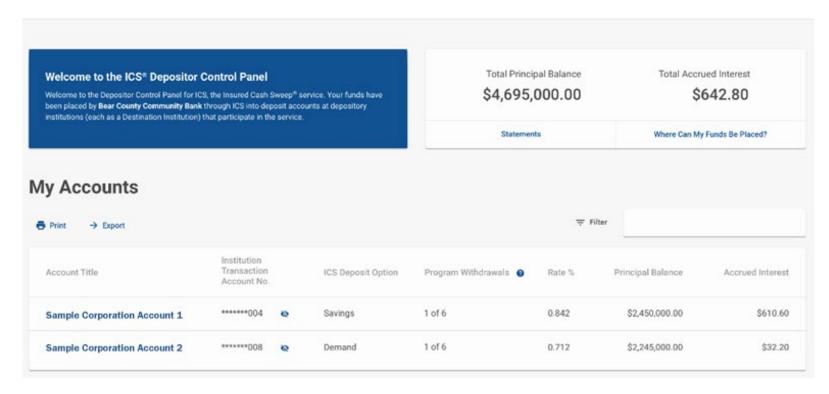
- You sign an ICS Deposit Placement
  Agreement and a custodial agreement
  with us.
- You identify an existing transaction account (or set up a new one) to be used with ICS.
- Your funds are placed into deposit accounts at other IntraFi network banks.

- You can check balances and see where your funds are at all times using an online tool specially developed for ICS.
- You receive one monthly statement from us summarizing your account activity and balances across institutions.



# UTILIZE CONVENIENT, ONLINE TOOLS

When you choose ICS, you gain access to the Depositor Control Panel. You can check your ICS balances, view where your funds could be placed, review and manage daily proposed fund placements, track monthly program withdrawals, and view your transaction history.



www.depositorcontrol.com



## CALL US TODAY

Let's talk about how ICS can work for you.



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