

Are your association's deposits exceeding FDIC-insured limits?

With ICS® and CDARS®, you can enjoy the safety and simplicity that comes with access to multi-million-dollar FDIC insurance through a single bank relationship.



Enjoy peace of mind.

Rest assured knowing that funds are eligible for FDIC insurance protection with ICS and CDARS for multi-million-dollar amounts, all backed by the full faith and credit of the federal government. And since deposit accounts are not subject to floating net asset values, you can feel secure knowing that market volatility will not negatively affect principal.



Earn interest.

Put cash balances to work in demand deposit accounts and/or money market deposit accounts (using ICS), or CDs (using CDARS).



Enjoy flexibility.

Enjoy access to funds placed into demand deposit accounts and money market deposit accounts. With CD placements, select from multiple term options to meet your liquidity needs.



Save time.

Work directly with just us—a bank you know and trust—to access multi-million-dollar FDIC insurance with ICS and CDARS and forego the need to use repo sweeps, to track collateral on an ongoing basis, or to manually consolidate statements and disbursements from multiple banks.



Support your community.

Feel good knowing that the full amount of funds placed through ICS and CDARS can stay local to support lending opportunities that build a stronger community.¹

How it works.

We, like other institutions that offer ICS and CDARS, are members of a special network.

- When we place your deposit through ICS and CDARS, that deposit is divided into amounts under the standard FDIC insurance maximum of \$250,000.
- The amounts are then placed into deposit accounts or CDs at multiple FDIC-insured banks. As a result, you can access FDIC coverage from many institutions while working directly just with us.
- Receive one statement from our bank for each product option in which you participate. Access key details about your deposit placements online, 24/7. As always, know that your confidential information is protected.

Contact us to learn more: **1.800.531.3573**



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 <https://www.intrafi.com/network-banks>. The depositor may exclude banks from eligibility to receive its funds. IntraFi, ICS and CDARS are registered service marks of IntraFi Network LLC.