



# Smart Investing

ACCESS MULTI-MILLION-DOLLAR FDIC INSURANCE



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# What Is ICS?

ICS®, the Insured Cash Sweep® service, is a smart, convenient way to safeguard your large deposits.

With ICS, you can place funds into demand deposit accounts (using the demand option), money market deposit accounts (using the savings option), or both, and:

- Enjoy peace of mind
- Earn interest
- Access funds
- Save time



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. In 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 and Insured Cash Sweep are registered service marks of Promontory Interfinancial Network, LLC.

# Why ICS?

## **Enjoy Peace of Mind**

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



No depositor has ever lost a penny of FDIC-insured funds.

## **Earn Interest**

Ask us about the return you can earn using ICS.



# Why ICS?

## **Access Funds**

Withdraw ICS funds up to six times per month using the savings option or make an unlimited number of program withdrawals using the demand option.

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

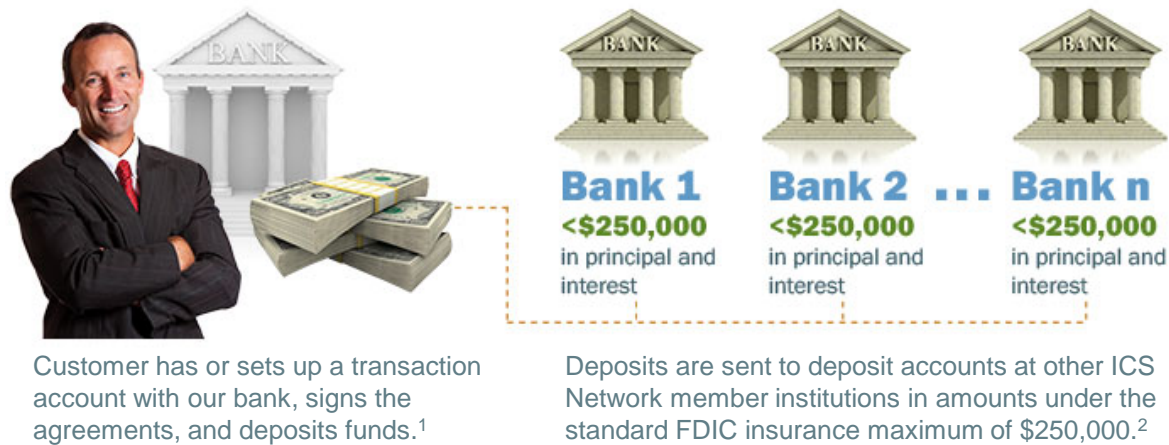
## **Save Time and Accomplish More**

Reduce your ongoing collateral-tracking requirements.



# How Does ICS Work?

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



[1] If the depositor chooses both the savings and demand options, the depositor will need to have a separate transaction account for each.

[2] Based on triggering events as set forth in the ICS Deposit Placement Agreement the depositor enters into with our bank. Funds are sent to money market deposit accounts when using the ICS savings option and to demand deposit accounts when using the ICS demand option.

# Follow These Straightforward Steps

**1**

Sign an ICS Deposit Placement Agreement and a custodial agreement with us.

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**2**

Identify an existing checking account or other transaction account, or set up a new one, to be used with each ICS option you choose.

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**3**

Have your deposited funds placed into deposit accounts at other Network member banks using ICS.

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**4**

Easily access account balances and other key information through an online portal.

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**5**

Receive one monthly consolidated statement from us summarizing your account activity and balances across institutions.

# Utilize Convenient, Online Tools

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Through the Depositor Control Panel, accessible 24/7, you can check your ICS balances, keep track of monthly program withdrawals (for the savings option), and monitor other important information of interest to you.

depositorcontrol.com

The screenshot displays the ICS Depositor Control Panel. The header features the ICS logo (Insured Cash Sweep) and the title 'Depositor Control Panel'. A 'Logout' button is in the top right. Below the header, a navigation bar includes links for Home, Current Balances, Depositor Placement Review, Destination Institutions, and Transaction History. The main content area is titled 'Welcome to the ICS® Depositor Control Panel' and contains a welcome message and instructions. To the right, there are four green buttons: 'Current Balances', 'Depositor Placement Review', 'Destination Institutions', and 'Transaction History', each with a corresponding description. A yellow box on the right shows 'PROGRAM WITHDRAWALS USED for Apr 2016 0 of 6' with a link to 'Click for complete details'. The footer contains a small disclaimer about ICS and Insured Cash Sweep being registered service marks of Promontory Interfinancial Network, LLC.

ICS® Depositor Control Panel

Logout

Institution Name: Sample Bank  
Institution Transaction Account No.: \*\*\*\*\*123  
ICS Deposit Option: SAVINGS

Home | Current Balances | Depositor Placement Review | Destination Institutions | Transaction History

**Welcome to the ICS® Depositor Control Panel**

Welcome to the Depositor Control Panel for ICS®, the Insured Cash Sweep® service. Your funds have been placed by Sample Bank (your Relationship Institution) through ICS into money market deposit accounts (MMDAs) at depository institutions (each as a Destination Institution) that participate in the service.

You may use this control panel to view your current balances, the number of your program withdrawals this month, a list of Destination Institutions, and the transaction history for your account. You may also use this control panel to review proposed placements of your funds.

**Current Balances** View your balances as of the last settlement date.

**Depositor Placement Review** Review and manage your proposed placements.

**Destination Institutions** View a list of destination institutions.

**Transaction History** View transactions for your account.

PROGRAM WITHDRAWALS USED for Apr 2016 0 of 6  
[Click for complete details](#)

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# Rest Assured

As always, your confidential information remains protected. It is never shared with other Network members, except for the Network's service bureau.





# Want to Learn More?

We're here to answer your questions. Let's talk about how ICS can work for you.

