



Getting Started Using IntraFi Network Deposits

Congratulations! You've made the smart decision to combine safety, access to funds, and yields through IntraFi Network Deposits (formerly known as ICS® and CDARS®). Rest easy knowing your funds are eligible for multi-million-dollar FDIC insurance. Enjoy the convenience of working directly with our bank, a bank you know and trust. Also, when your deposit is placed using IntraFi Network Deposits, it can be used to support your community, helping to fund loans for businesses and families¹. It's easy to get started.

Three simple steps.

- 1 Designate an account.** For funds to be placed into demand deposit accounts or money market deposit accounts, identify a transaction account to use with IntraFi Network Deposits. Select an existing account or open a new one.
- 2 Complete the paperwork.** Sign the applicable Deposit Placement Agreement and a custodial agreement.
- 3 Make your deposit.** Work directly with just our bank. We do all the legwork. At your direction or based on triggering events outlined in the applicable Deposit Placement Agreement, funds will be sent from our bank to deposit accounts at other FDIC-insured institutions in increments below the FDIC insurance maximum of \$250,000. This way both principal and interest are eligible for FDIC insurance.

If your funds are placed into CDs, we will ask you to select a CD maturity and whether interest proceeds should be paid directly to you or placed into your account with our bank. You will receive a notification from our bank confirming your deposits.

What else do you need to know?

- Your money is always placed at regulated, FDIC-insured institutions.
- You'll access FDIC insurance from many banks while working with just one—ours, a bank you know and trust.
- IntraFi Network Deposits provides transparent reporting—consolidated statements that list all your accounts together with balances, interest earned, and other details.
- If you have placed funds into demand deposit accounts or money market deposit accounts, you can check these balances online and see where your funds are at all times.
- In addition to statements, you will receive year-end tax forms, such as 1099 forms.
- As always, your confidential information remains protected.
- If questions arise or you need assistance with anything, we are here for you.

Contact us.

[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. Network Deposits and the IntraFi hexagon are service marks, and IntraFi, ICS, and CDARS are registered service marks, of IntraFi Network LLC. 0621