

ICS® and CDARS® deposit products are now called IntraFi® Network DepositsSM

Cash management today: safe, simple, smart.

With IntraFi Network Deposits (formerly known as ICS and CDARS deposit products), you can enjoy the safety and simplicity that comes with access to multi-million-dollar FDIC insurance through a single bank relationship.



Peace of mind

Rest assured knowing that funds are eligible for FDIC insurance protection in amounts well into the millions, 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.

Interest

Put cash balances to work in demand deposit accounts or CDs.

Liquidity

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

Time savings

Work directly with just us—a bank you know and trust—to access multi-million-dollar FDIC insurance 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.

Community support

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

How does IntraFi Network Deposits work?

We, like other institutions that offer IntraFi Network Deposits, are members of a special network. When we place your deposit through IntraFi Network Deposits, 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 and access key details about demand and savings accounts online, 24/7. And, as always, know that your confidential information is protected.

[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 logo are service marks, and IntraFi, ICS and CDARS are registered service marks, of IntraFi Network LLC.