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Promontory Interfinancial Network's Marketing Resource Center.  
[resource.promnetwork.com](http://resource.promnetwork.com)

2014

## ICS<sup>®</sup> Marketing Collateral Catalog

### ICS DEMAND OPTION

**Insured Cash Sweep<sup>®</sup>**  
Bank-to-Customer  
Marketing Catalog



What's Inside

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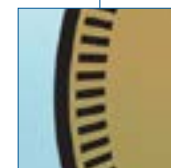
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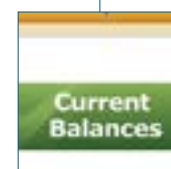
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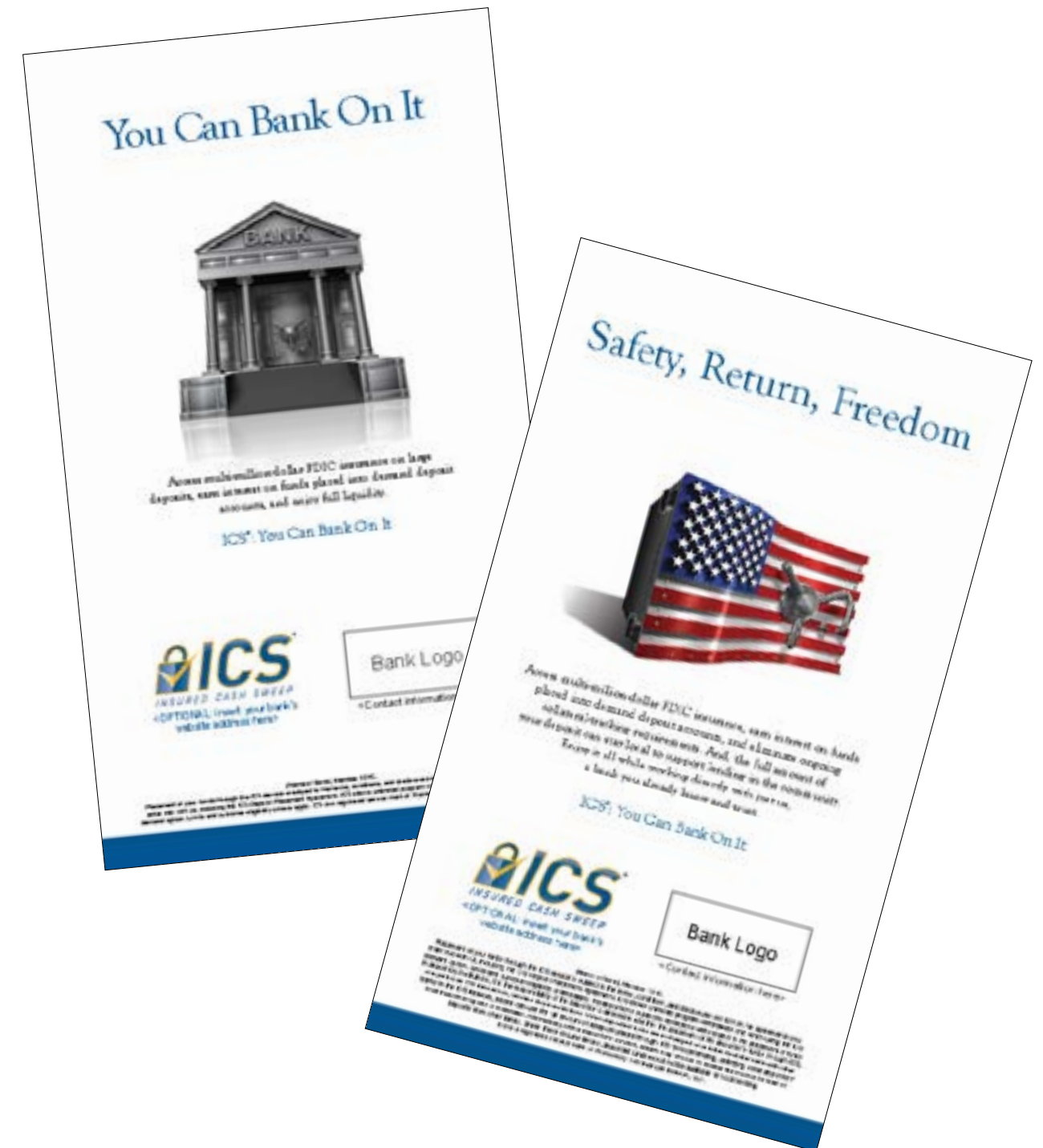
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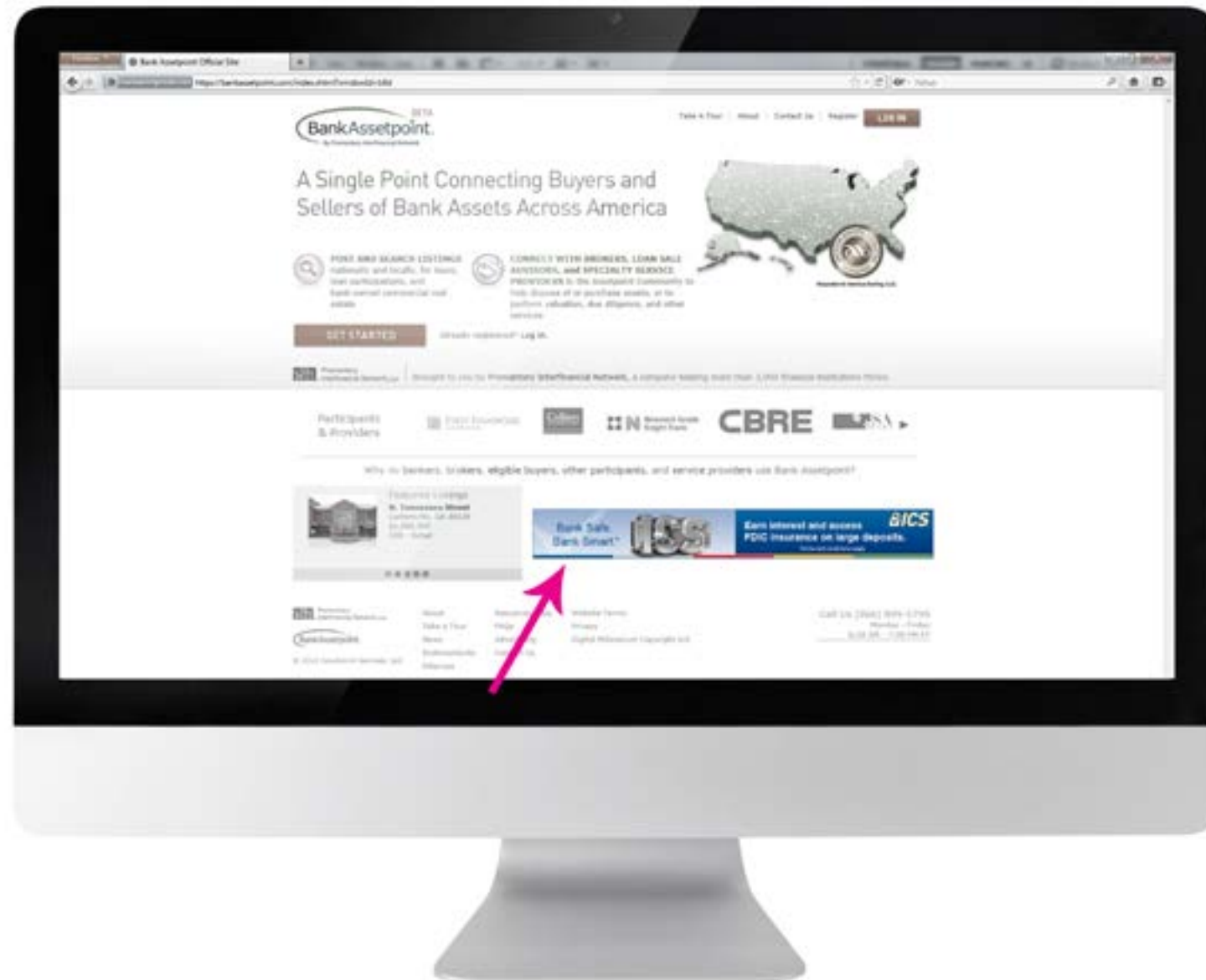


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Bank Safe.  
Bank Smart.™



Earn interest and access FDIC insurance on large deposits.



Terms and conditions apply.

Bank Safe.  
Bank Smart.™



Access FDIC insurance on large deposits.  
Terms and conditions apply.

Bank Safe.  
Bank Smart.™




Earn interest and access FDIC insurance on large deposits.




Terms and conditions apply.

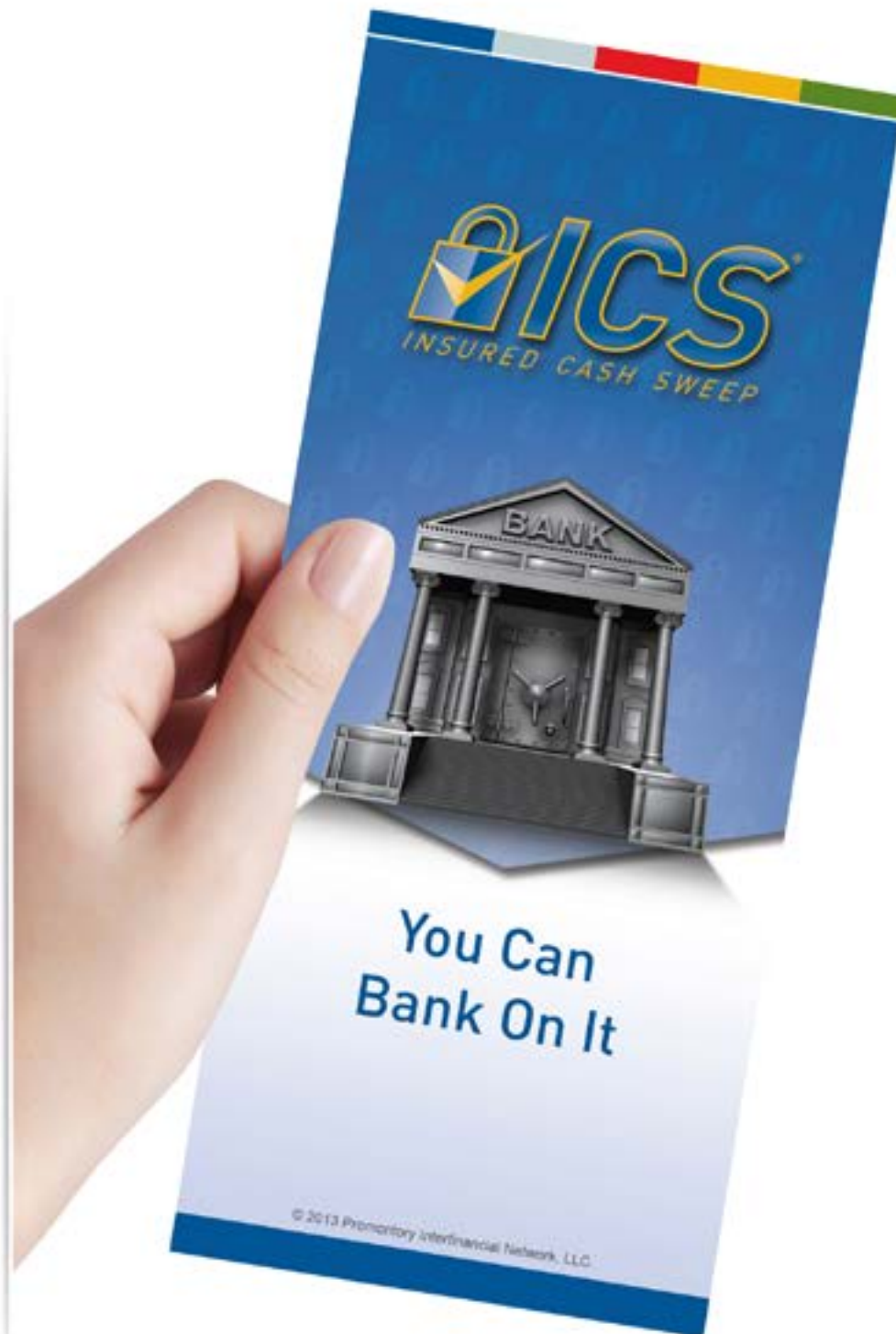
Bank Safe.  
Bank Smart.™



Earn interest and access FDIC insurance on large deposits.  
Terms and conditions apply.




## Brochures: General Audience



### Who can use ICS?

- ✓ Businesses of all types
- ✓ Nonprofits
- ✓ Other large-dollar depositors
- ✓ Public fund managers



### How can you take advantage of ICS?

Call us today! Let's talk about how ICS can work for you, and how you can enjoy yield, peace of mind, and flexibility – all at the same time.



4/13



You Can  
Bank On It

© 2013 Promontory Interfinancial Network, LLC.

### What is ICS®?

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

### How can ICS benefit you?

**Earn interest.** Put funds to work in demand deposit accounts.

**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.

**Enjoy liquidity.** You can access your ICS funds placed in the demand deposit accounts as often as you would like to meet your cash flow needs.

Placement of your funds through the ICS service is subject to the terms, conditions, and disclosures set forth in the agreements, including the ICS Deposit Placement Agreement, that you enter into with us. ICS allows for unlimited program withdrawals only with the demand option. Limits and customer eligibility criteria apply. ICS and Insured Cash Sweep are registered service marks of Promontory Interfinancial Network, LLC.

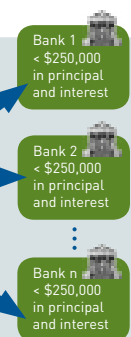
### How does ICS work?

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

Sign the agreements, use an existing checking or other transaction account (or set one up), and deposit your funds.



Deposits are sent to demand deposit accounts at other banks in amounts under \$250,000.<sup>1</sup>



<sup>1</sup> The standard FDIC insurance maximum is \$250,000 per insured capacity, per bank.

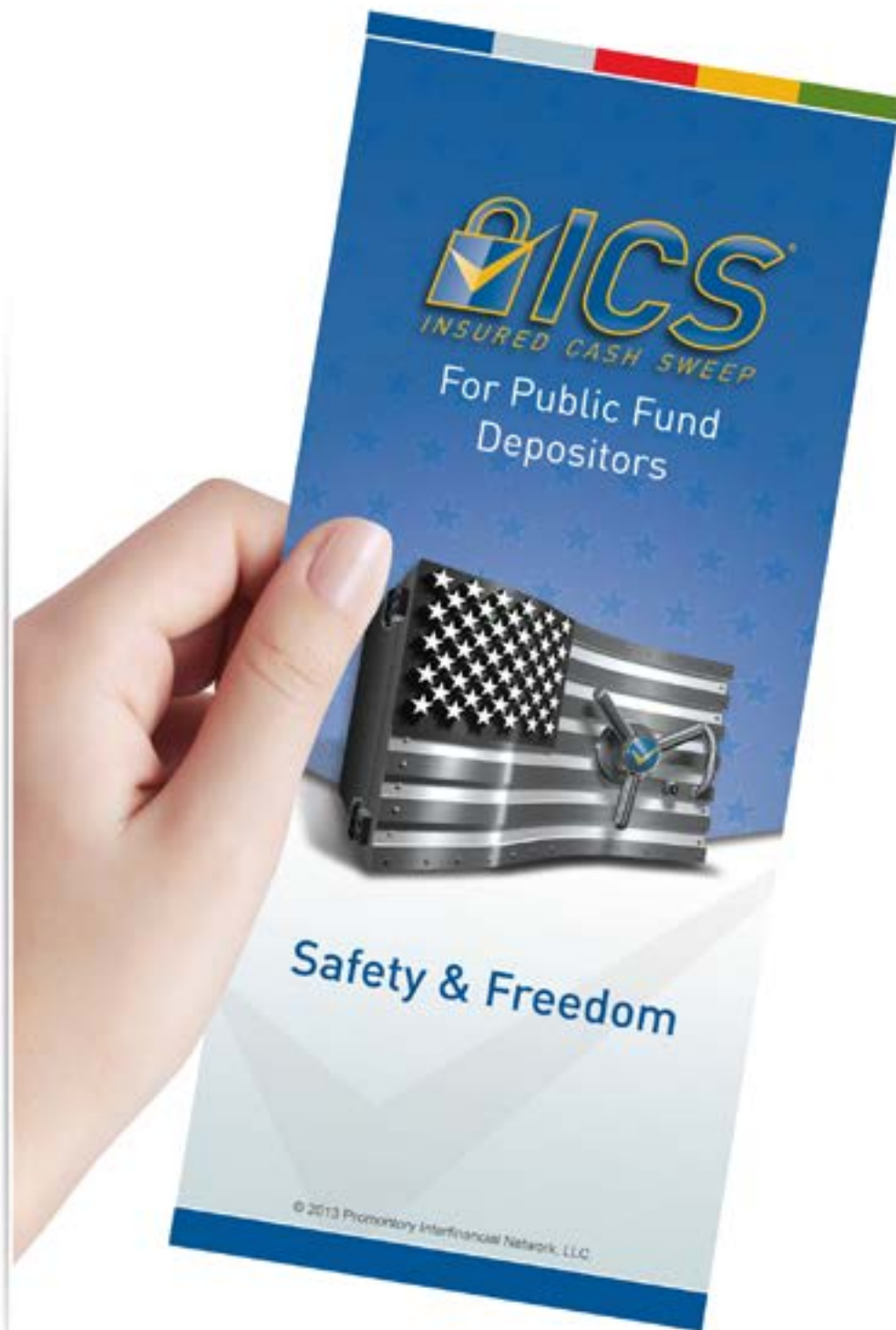


With ICS, you can access FDIC insurance on your large deposits.





## Brochures: Public Funds



### How can you take advantage of ICS?

Call us today! Let's talk about how ICS can work for you, and how you can enjoy yield, peace of mind, and flexibility – all at the same time.



4/13



For Public Fund Depositors



Safety & Freedom

© 2013 Promontory Interfinancial Network, LLC.

### What is ICS®?

ICS, the Insured Cash Sweep® service, is a smart, secure, and convenient way to safeguard your large deposits and reduce ongoing collateral-tracking requirements.

### What are the benefits of ICS?

**Earn interest.** Put funds to work in demand deposit accounts.

**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.

**Enjoy liquidity.** You can access your funds placed in the demand deposit accounts as often as you would like to meet your cash flow needs.

**Save time.** By providing access to FDIC insurance through a single bank relationship, ICS can help your public unit comply with investment policy mandates. And with access to FDIC insurance, you can reduce your ongoing collateral-tracking requirements. This means you have the freedom to spend more time accomplishing your public unit's goals.

Placement of funds through the ICS service is subject to the terms, conditions, and disclosures set forth in the agreements you enter into with us, including the ICS Deposit Placement Agreement. ICS allows for unlimited program withdrawals only with the demand option. Limits and customer eligibility criteria apply. If a depositor is subject to restrictions with respect to the placement of funds in depository institutions, it is the responsibility of the depositor to determine whether the placement of the depositor's funds through ICS satisfies those restrictions. ICS and Insured Cash Sweep are registered service marks of Promontory Interfinancial Network, LLC.

### How does ICS work?

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

Sign the agreements, use an existing checking or other transaction account (or set one up), and deposit your funds.



Deposits are sent to demand deposit accounts at other banks in amounts under \$250,000.<sup>1</sup>

Bank 1  
< \$250,000  
in principal  
and interest

Bank 2  
< \$250,000  
in principal  
and interest

Bank n  
< \$250,000  
in principal  
and interest

<sup>1</sup> The standard FDIC insurance maximum is \$250,000 per insured capacity, per bank.


With ICS, you can access FDIC insurance on your large deposits.












INSURED CASH SWEEP



## You Can Bank On It.

Access multi-million-dollar FDIC insurance, earn interest on funds placed into demand deposit accounts, and enjoy liquidity.

All from a bank you already know and trust.

Please join us for a complimentary luncheon and presentation on ICS®.

Date	<Day, Month, Year>
Time	<Time AM or PM>
Place	<Location>
RSVP	RSVP to <Name>, <Phone Number>, and <Email> by <Date>.


Bank logo

Placement of your funds through the ICS service is subject to the terms, conditions, and disclosures set forth in the agreements you enter into with us, including the ICS Deposit Placement Agreement. ICS allows for unlimited program withdrawals only when using the demand option. Limits and customer eligibility criteria apply. ICS is a registered service mark of Promontory Interfinancial Network, LLC.










INSURED CASH SWEEP

## Safety & Freedom.



Access multi-million-dollar FDIC insurance, enjoy liquidity, and reduce ongoing collateral tracking requirements while earning interest on funds placed into demand deposit accounts. And, your funds can stay local to support lending in the community.

All from a bank you already know and trust.

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Please join us for a complimentary luncheon and presentation on ICS®.

<b>Date</b>	<Day, Month, Year>
<b>Time</b>	<Time AM or PM>
<b>Place</b>	<Location>
<b>RSVP</b>	RSVP to <Name>, <Phone Number>, and <Email> by <Date>.

Bank logo

Placement of your funds through the ICS service is subject to the terms, conditions, and disclosures set forth in the agreements you enter into with us. ICS allows for unlimited program withdrawals only when using the demand option. Limits and customer eligibility criteria apply. If a depositor is subject to restrictions with respect to the placement of funds in depository institutions, it is the responsibility of the depositor to determine whether the placement of the depositor's funds through ICS or a particular ICS transaction satisfies those restrictions. ICS is a registered service mark of Promontory Interfinancial Network, LLC.





### What Is ICS?

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

Why is that? With the ICS service, you can enjoy:

- Peace of mind knowing that ICS funds placed into demand deposit accounts are eligible for multi-million-dollar FDIC insurance
- Interest earned on funds placed using ICS
- Unlimited access to your funds




ICS is eligible for multi-million-dollar protection that's with and credit of the United States government, with no loss of FDIC-insured funds.

ICS funds placed into demand deposit accounts

number of withdrawals to meet your cash flow

### How Does ICS Work?

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



(Customer has an open up to 4 separate accounts with our bank, signed for)

(Customer can work to request accounts at other ICS Network Member Institutions in amounts under \$1M)

### Follow These Straightforward Steps

- 1 Sign on ICS Deposit Placement Agreement and a custodial agreement with us.
- 2 Identify an existing checking or other transaction account, or set up a new one, to be used with ICS at our bank.
- 3 Have your deposited funds placed into demand accounts at other banks using ICS.
- 4 See where your funds are at all times by using online tools specially developed for ICS.
- 5 Receive one monthly statement from us summarizing your account activity and balances across institutions.

### Rest Assured

As always, your confidential information remains protected.


Let us know if you would like to learn more about our privacy policy.



### Want to Learn More?

We're Here to Answer Your Questions

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









### Why ICS?

#### Smart Cash Management

\*Placement of your funds through the ICS service is subject to the terms, conditions, and disclosures set forth in the agreement, including the ICS Deposit Placement Agreement, that you enter into with us. Limits and customer eligibility criteria apply. ICS drives unlimited program withdrawals only with the ICS deposit option. If you are subject to restrictions with respect to the placement of your funds, it is your responsibility to ensure the placement of your funds complies with the ICS Deposit Placement Agreement. ICS is a service mark of Best Deale Bank, LLC.

ICS<sup>SM</sup>, the Insured Cash Sweep<sup>®</sup> service, is a smart and convenient way for public fund managers to safeguard large deposits.\*

Why is that? With the ICS service, you can enjoy:

- Interest on ICS funds placed into demand deposit accounts
- Peace of mind knowing your ICS funds multi-million-dollar FDIC insurance
- Liquidity
- Time savings and accomplish more

### Why ICS?

#### Earn Interest

**Earn interest.**

Ask us about the interest you can earn using ICS.



### Why ICS?

#### Enjoy Peace of Mind

**Enjoy peace of mind.**

Your ICS funds are eligible for 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.



### Why ICS?

#### Save Time & Accomplish More

**Save time and accomplish more.**

By providing access to FDIC insurance, ICS can help your public unit comply with investment policy mandates through a single bank relationship.



### How Does ICS Work?

#### Follow These Straightforward Steps

- 1 Sign an ICS Deposit Placement Agreement and a custodial agreement with us.
- 2 Identify an existing checking or other transaction account, or set up a new one to be used with ICS at our bank.
- 3 Have your deposit accounts at other banks.
- 4 See where your online tools speak to you.
- 5 Receive one monthly statement summarizing your activity across institutions.

### We're Here to Answer Your Questions

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





# Reference: Account Statement Samples

6.1



Best Deale Bank  
123 Main Street  
Anytown, US 12345

Date 08/31/2012

ANYTOWN WATER DISTRICT  
PO BOX 1234  
ANYTOWN, US 12345

Subject: ICS Monthly Statement - Demand  
Legal Account Title: ANYTOWN WATER DISTRICT

Account ID: \*\*\*\*\*123  
Below is the summary of your ICS account activity for the month of August 2012 and the list of FDIC-insured institution(s) that hold your deposits as of the date indicated. These deposits have been placed by us, as your agent and custodian, in demand deposit accounts through the ICS service. Should you have any questions, please contact us at (800) 555-1234 or send an e-mail to customerservice@bestdealebank.com.

**Account Summary**

Previous Period Ending Balance	\$	7,012,542.30
Total Deposits	\$	2,028,741.79
Total Program Withdrawals	\$	(0.00)
Interest Earned	\$	1,091.88
Taxes Withheld	\$	(0.00)
<b>Current Period Ending Balance</b>	<b>\$</b>	<b>9,042,375.97</b>
Interest paid YTD	\$	4,893.09
Last Statement Date		07/31/2012
Statement Period Yield		0.18%

**Summary of Balances as of August 31, 2012**

FDIC-Insured Institution	City/State	FDIC Cert. No.	Current Balance
Innerst Savings Bank	Kentstown, MD	**001	\$ 245,037.45
First Eagleville Bank	Clarkburg, WV	**002	\$ 245,037.45
Lockland Bank	Springtown, MI	**003	\$ 245,037.45
Skyfield Bank	Lufton, IA	**004	\$ 245,037.45
Downtown Bank & Trust	Decatur, GA	**005	\$ 245,037.45
Southstreet Community Bank	Plainsburg, OK	**006	\$ 245,037.45
AmeriNorth Bank	Daxton, WI	**007	\$ 245,037.45
Winchester County Bank	Winchester, PA	**008	\$ 245,037.45
Southeast Regional Bank	Philadelphia, PA	**009	\$ 245,037.45
Loring Savings Bank	Loring, VA	**010	\$ 245,037.45
Kendall Bank and Trust	Kendall, WI	**011	\$ 245,037.45
Harbor Capital Bank	Capital City, WA	**012	\$ 245,037.45
Shelbyville Federal Bank	Providence, RI	**013	\$ 245,037.45


**Summary of Balances as of August 31, 2012**

City/State	FDIC Cert. No.	Current Balance
Ogdentown, WI	**014	\$ 245,037.45
Cobb, AZ	**015	\$ 245,037.45
Copper, MD	**016	\$ 245,037.45
Wilmington, NC	**017	\$ 245,037.45
Orlando, FL	**018	\$ 245,037.45
Bellevue, WA	**019	\$ 245,037.45
Harbor Bell, ME	**020	\$ 245,037.45
Columbus, GA	**021	\$ 245,037.45
High County, GA	**022	\$ 245,037.45
Baltimore, MD	**023	\$ 245,037.45
Birmingham, AL	**024	\$ 245,037.45
New York, NY	**025	\$ 245,037.45
Anchorage, AK	**026	\$ 245,037.45
Adelaide, NJ	**027	\$ 245,037.28
New Amsterdam, NY	**028	\$ 245,034.72
Ankara, NH	**029	\$ 245,033.87
Taurus, CT	**030	\$ 245,030.73
Bonn, CT	**031	\$ 245,002.41
Niles, OH	**032	\$ 245,002.41
Montreal, NY	**033	\$ 245,002.41
New York, NY	**034	\$ 245,002.41
Toledo, OH	**035	\$ 245,002.41
Perth, MN	**036	\$ 245,002.41
Rome, AK	**037	\$ 245,001.98
Rotterdam, MA	**038	\$ 110,931.38
Volg, MO	**039	\$ 110,355.12
		\$ 0.18









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## ICS® Depositor Control Panel...Getting Started

With ICS, the Insured Cash Sweep® service, funds placed into demand deposit accounts (DDAs) are eligible for multi-million dollar FDIC insurance.

The Depositor Control Panel (DCP) is a secure website specially created to help you manage your ICS account. Using the DCP, you can:

- Check Current Balances**  
Check your DDA balances, including principal and accrued interest, for funds placed through ICS.
- View Destination Institutions**  
View the list of institutions where your ICS funds could be placed. This list does not contain Destination Institutions you have excluded through our bank (as identified in the ICS Deposit Placement Agreement).
- Conduct Depositor Placement Review (DPR)**  
Review the proposed placements of your funds for that business day. The Proposed Placement List includes the Destination Institutions at which your funds are proposed to be placed and the principal balance (but not accrued unpaid interest) proposed to be placed at each institution. DPR is available each business day from 12:00 noon to 12:30 PM ET.

**How to Access the Depositor Control Panel**  
The DCP is available at [depositorcontrol.com](http://depositorcontrol.com). Upon first use, you will be prompted for your user name and password. Your initial user name and password are listed below. After you have logged in for the first time, you will be prompted to personalize your user name and password for future use.

User Name \_\_\_\_\_

Password \_\_\_\_\_

As always, you can contact us with any questions.  
<Bank contact information>

Insert bank logo here  
(and Member FDIC)

Placement of your funds through the ICS service is subject to the terms, conditions, and disclosures set forth in the agreements you enter into with us, including the ICS Deposit Placement Agreement. Limits and customer eligibility criteria apply. Insured Cash Sweep and ICS are registered service marks of Fidelity Investments, LLC. © 2014





## ICS: A Sweep You Can Bank On<sup>®</sup>

### What Is ICS?

Through ICS, the Insured Cash Sweep<sup>®</sup> service, you can earn interest on funds placed into demand deposit accounts, enjoy unlimited withdrawals, and rest assured knowing that your ICS funds are eligible for multi-million-dollar FDIC insurance that's backed by the full faith and credit of the United States government. Simply put, with ICS, you can have it all.

### How Does ICS Work?

When our bank places funds for you using ICS, your deposit is sent from your transaction account at our bank into demand deposit accounts at other ICS Network banks in amounts below the standard FDIC insurance maximum (\$250,000). This makes your funds eligible for FDIC protection. As a result, you can access FDIC insurance coverage from many institutions while working directly with just us, an institution you already know and trust. It's that easy.

### What Else Do You Need to Know?

You receive a regular monthly statement from us showing your ICS balances and other key information. And you can check your ICS balances and track other important information of interest to you online, 24/7, through a specially designed Depositor Control Panel.

Your confidential information remains protected.

ICS can eliminate the ongoing tracking burdens associated with collateralization and the need to footnote uninsured deposits in financial statements if you are accustomed to these practices.



Sign the agreements, use an existing checking or other transaction account (or set up one), and deposit your funds.



Deposits are sent to demand deposit accounts at other Network banks in amounts under \$250,000.

(Insert contact information here.)

Insert bank logo here  
(and Member FDIC)

Placement of your funds through the ICS service is subject to the terms, conditions, and disclosures set forth in the agreements, including the ICS Deposit Placement Agreement, that you enter into with us. Limits and customer eligibility criteria apply. Unlimited program withdrawals are available with ICS only when using the ICS demand option. ICS, Insured Cash Sweep, and I Sweep You Can Bank On are registered service marks of Promontory Financial Network, LLC. 0016







## Getting Started Using ICS®

You've decided to place your funds using the ICS service for many reasons, including to:

- Enjoy peace of mind by making your large deposits eligible for multi-million-dollar FDIC insurance
- Earn interest by putting excess cash balances to work in demand deposit accounts
- Maintain liquidity through unlimited access to your funds



### How do you begin using the ICS service?

- 1 Sign the agreements. Sign an ICS Deposit Placement Agreement and a custodial agreement with us.
- 2 Set up an account. Use an existing checking or other transaction account, or establish new transaction account with us, and deposit funds.
- 3 Place funds through ICS. You work directly with just us, and we do the legwork without charging any fees. At your direction, funds are sent between your account at our bank and demand deposit accounts at other ICS Network institutions.\*

\* Based on triggering events as set forth in the ICS Deposit Placement Agreement, you enter into with our bank.

### What else do you need to know?

Rest assured:

- Your money is always on deposit in regulated, FDIC-insured institutions.
- You can check balances and see (online) where your funds are at all times.
- As always, your confidential information remains protected.
- If you are an existing CDARS® customer and your funds are placed both through CDARS and through ICS under the same tax identification number, the ICS system is programmed to recognize your existing CDARS placements and exclusions maintained by us. Online tools allow you to verify that your funds are not being placed in institutions you have excluded. (Note that different tax identification numbers do not guarantee different insurable capacities.)

**Work directly with just us – a bank you already know and trust – to enjoy peace of mind, yield, and access to funds.**

(Insert contact information here.)

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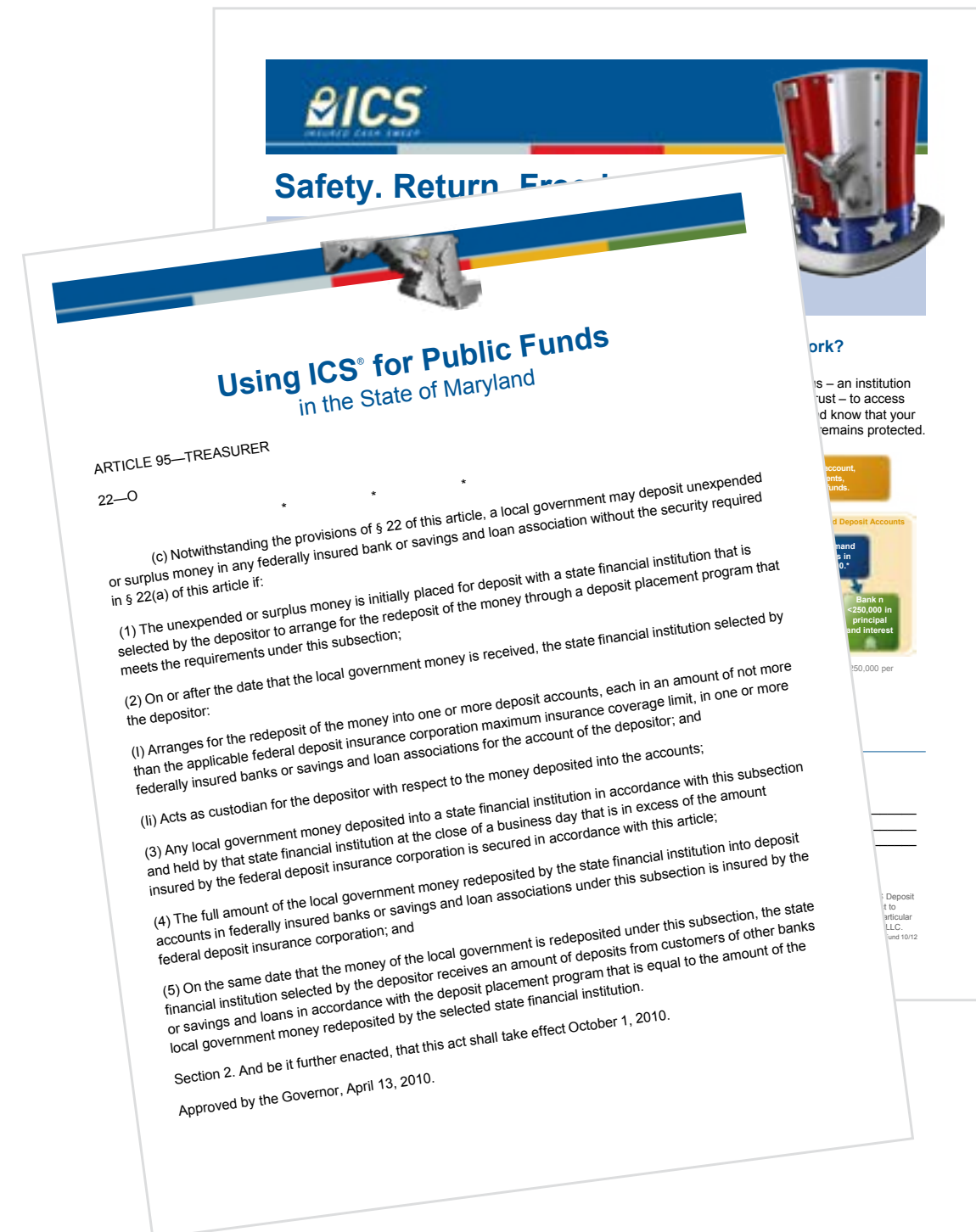
**Insert bank logo here  
(and Member FDIC)**

Placement of your funds through the ICS service is subject to the terms, conditions, and disclosures set forth in the agreements, including the ICS Deposit Placement Agreement that you enter into with us. Limits and customer eligibility criteria apply. Unlimited program withdrawals are available through ICS only when using the ICS demand option. CDARS and ICS are registered service marks of Promontory Interfinancial Network, LLC. 06/2012





Available for AK, AL, AZ, CO, CT, DE, FL, IA, ID, IN, KY, KS, LA, **MD**, ME, MI, MN, MO, MS, MT, NE, NY, OH, OR, RI, SC, SD, TN, TX, VA, VT, WI, WV, WY with state-specific legislation included on the reverse side.







Video

Available in Flash, MP4, and Windows Media formats.



How ICS Works



