

What Is ICS?

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

With ICS, you can:

- Have peace of mind knowing that ICS funds placed into money market deposit accounts are eligible for FDIC insurance
- Earn interest
- Access funds and enjoy daily liquidity in your transaction account at our bank
- Save time



Placement of your funds through the ICS service is subject to the terms, conditions, and disclosures set forth in the agreements that you enter into with us, including the ICS Deposit Placement Agreement.

Limits and customer eligibility criteria apply. Program withdrawals are limited to six per month. ICS and Insured Cash Sweep are registered service marks of Promontory Interfinancial Network, LLC.

If a depositor is subject to restrictions with respect to the placement of funds in depository institutions, it is their responsibility to determine whether the placement of their funds through ICS, or a particular ICS transaction, satisfies those restrictions.

Why ICS?

Enjoy Peace of Mind

Through just a single bank relationship, you can make your ICS funds eligible for multi-million-dollar FDIC insurance 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.

Access Funds

Withdraw ICS funds up to six times per month.

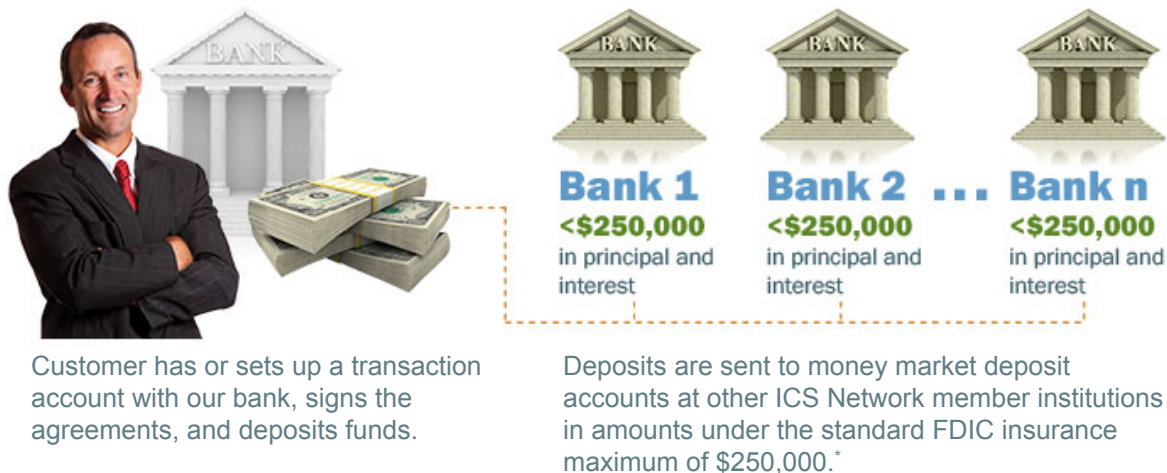
Save Time

Reduce ongoing collateral-tracking requirements and spend more time accomplishing your goals.



How Does ICS Work?

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



* Based on triggering events as set forth in the ICS Deposit Placement Agreement the depositor enters into with our bank.

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 deposited funds placed into money market deposit accounts at other Network member banks using ICS.

4

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

5

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

Utilize Convenient, Online Tools

5

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

The screenshot displays the ICS Depositor Control Panel. At the top, the ICS logo (INSURED CASH SWEEP) is on the left, and the title 'Depositor Control Panel' is in the center. On the right, there is a 'Logout' button and account information: 'Institution Name: Sample Bank', 'Institution Transaction Account No.: *****123', and 'ICS Deposit Option: SAVINGS'. Below this is a navigation bar with tabs: 'Home', 'Current Balances', 'Depositor Placement Review', 'Destination Institutions', and 'Transaction History'. The main content area is divided into two columns. The left column contains a welcome message and instructions. The right column features four green buttons: 'Current Balances', 'Depositor Placement Review', 'Destination Institutions', and 'Transaction History', each with a brief description of its function. A yellow box on the right side of the main area shows 'PROGRAM WITHDRAWALS USED for Apr 2016 0 of 6' with a link to 'Click for complete details'. At the bottom, there is a copyright notice for Promontory Interfinancial Network, LLC.

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.

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[Click for complete details](#)

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depositorcontrol.com

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.

