



## Cash Management Today For Government Finance Officers

Safety. Return. Freedom. Now you can access it all for your organization! Through ICS®, IntraFi® Cash Service<sup>SM</sup>, government depositors, like you, can make millions eligible for FDIC insurance while earning returns that may compare favorably with other government-backed options. You also save time, receiving detailed reporting that keeps you confidently in control. Funds can be placed into demand deposit accounts, money market deposit accounts or both to meet your organization's cash management needs.

### ENJOY PEACE OF MIND

With ICS, you can access millions of dollars in FDIC insurance – all through a single bank relationship with us, a bank you already know and trust.

### EARN A RETURN

Earn interest at a rate set by us. Funds placed through ICS may earn returns that compare favorably to Treasuries and government money market mutual funds and avoid the risks associated with prime money market mutual funds.

### SIMPLIFY AND SAVE TIME

By providing access to FDIC insurance, ICS can help your organization comply with investment policy mandates and avoid the hassles associated with ongoing collateral-tracking or having to footnote uninsured deposits in financial statements.

### GAIN TRANSPARENCY

Reporting shows balances, transactions, interest, and other important details associated with your accounts. You also enjoy 24/7 access to information online.

### MANAGE LIQUIDITY

Enjoy access to funds placed through ICS into demand deposit accounts and money market deposit accounts.

### SUPPORT THE COMMUNITY

Feel good knowing that the full amount of your funds can stay local to support lending opportunities that build a stronger community.<sup>1</sup>

### HOW DOES ICS WORK?

We, like other institutions that offer ICS, are members of the IntraFi network. When we place your deposit through ICS, that deposit is divided into amounts under the standard FDIC insurance maximum of \$250,000. The amounts are then placed into deposit accounts 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 and, as always, know that your confidential information is protected.

**CONTACT US TO LEARN MORE!**  
**(800) 360-8044**



Deposit placement through CDARS or ICS is subject to the terms, conditions, and disclosures in applicable agreements. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one destination bank, a depositor's balances at the institution that places deposits may exceed the SMDIA (e.g., before settlement for deposits or after settlement for withdrawals) or be uninsured (if the placing institution is not an insured bank). The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through CDARS or ICS satisfies any restrictions on its deposits. A list identifying IntraFi network banks appears at <https://www.intrafi.com/network-banks>. The depositor may exclude banks from eligibility to receive its funds. IntraFi, ICS, and CDARS are registered service marks, and the IntraFi hexagon and IntraFi logo are service marks, of IntraFi Network LLC.