

ICS: A Sweep You Can Bank On[®]



WHAT IS ICS[®]?

Through ICS, the Insured Cash Sweep[®] 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.

Have a Beneficial Conversation today.

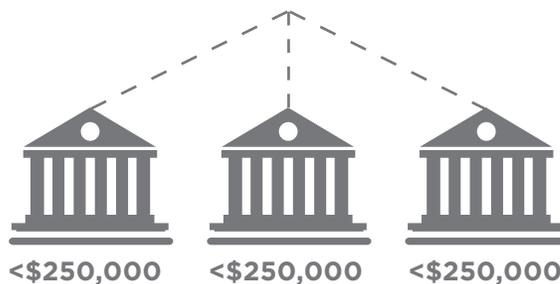
Member
FDIC

*Unlimited program withdrawals are available with ICS only when using the ICS demand option. ICS, Insured Cash Sweep, and A Sweep You Can Bank On are registered service marks of Promontory Interfinancial Network, LLC.

**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.



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



in principal & interest at other banks.

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

Beneficial^{BANK}

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