



## Getting started using ICS and CDARS

Congratulations! You've made the smart decision to combine safety, access to funds, and yield through ICS, and CDARS—our versatile IntraFi solutions. Rest easy knowing your funds have access to millions in aggregate FDIC insurance across IntraFi's network of banks. Enjoy the convenience of working directly with our bank, a bank you know and trust. It's easy to get started.

A list identifying IntraFi network banks can be found at [www.IntraFi.com/network-banks](http://www.IntraFi.com/network-banks). Certain conditions must be satisfied for "pass-through" FDIC deposit insurance coverage to apply. To meet these conditions, deposit accounts are titled, and deposit account records are maintained, in accordance with FDIC regulations for pass-through coverage.

### Three simple steps.

- 1 Designate an account.** For funds to be placed into demand deposit accounts or money market deposit accounts, identify a transaction account to use with ICS. Select an existing account or open a new one.
- 2 Complete the paperwork.** Sign the applicable Deposit Placement Agreement and a custodial agreement.
- 3 Make your deposit.** At your direction, or based on triggering events outlined in the applicable Deposit Placement Agreement, funds will be split into amounts of less than \$250,000—the standard FDIC insurance maximum—so principal and interest are eligible for FDIC protection. Those amounts will then be placed into the deposit accounts of various members of IntraFi's network of financial institutions, which will send matching (or reciprocal) deposits to our bank.

The result is that you can work directly with just our bank and receive just one regular statement, while accessing FDIC insurance through many. We can place funds into demand deposit accounts or money market deposit accounts using ICS, or into interest-bearing certificates of deposits using CDARS. Regardless of which option you select, you will receive a notification from our bank confirming your deposits.

### What else do you need to know?

- Your money is always placed at regulated, FDIC-insured institutions.
- You'll access FDIC insurance from many banks while working with just one—ours, a bank you know and trust.
- ICS provides transparent reporting—consolidated statements that list all your accounts together with balances, interest earned, and other details.
- If you have placed funds into demand deposit accounts, money market deposit accounts or CDs, you can check these balances online and see where your funds are at all times.
- In addition to statements, you will receive year-end tax forms, such as 1099 form.
- As always, your confidential information remains protected.

### Contact us.



**Feel free to give us a call to learn more from our IntraFi Specialists Tayler Davis at (480)846-0163 or Neill LeCorgne at (480)750-1000.**

Deposit placement through an IntraFi service is subject to the terms, conditions, and disclosures in applicable agreements. Deposits that are placed through an IntraFi service at FDIC-insured banks in IntraFi's network are eligible for FDIC deposit insurance coverage at the network banks. The depositor may exclude banks from eligibility to receive its funds. To meet conditions for pass-through FDIC deposit insurance, deposit accounts at FDIC-insured banks in IntraFi's network that hold deposits placed using an IntraFi service are titled, and deposit account records are maintained, in accordance with FDIC regulations for pass-through coverage. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one bank, a depositor's balances at the institution that places deposits may exceed the SMDIA before settlement for deposits or after settlement for withdrawals. The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through an IntraFi service satisfies any restrictions on its deposits. IntraFi; the IntraFi logo; CDARS; and One Bank, One Rate, One Statement are registered trademarks of IntraFi LLC.