



## SAFE, SIMPLE CASH MANAGEMENT

### Earn Interest & Access

### Multi-Million-Dollar FDIC Insurance

ICS®, the IntraFi Cash Service<sup>SM</sup>, is a smart, convenient way to access multi-million-dollar FDIC insurance at IntraFi network banks through a single bank relationship. Enjoy the convenience of working directly with our bank, a bank you know and trust. When your deposit is placed using ICS, it can be used to support your community, helping to fund businesses and families.<sup>[2]</sup>



**ONE RELATIONSHIP:** Everything is handled through our bank. You work directly with us to secure large deposits. Your large deposit is broken into smaller amounts and placed with the IntraFi network of banks. Funds are placed in amounts under the standard FDIC insurance maximum, so that your investment is eligible for FDIC protection. By working directly with just one bank – our bank – you can receive insurance through many.

**ONE RATE:** You earn one interest rate on your large deposit – so you can forget about multiple rate negotiations.

**ONE STATEMENT:** You receive one monthly statement detailing all of your deposits, interest earned, and other details. With ICS, there's no need to manually consolidate statements or track changing collateral values on an ongoing basis.

### ENJOY PEACE OF MIND

Your funds are eligible for multi-million-dollar FDIC insurance protection. You can feel secure knowing that market volatility will not negatively affect your principal.

### SAVE TIME

Work directly with us – a bank you know and trust – to access multi-million-dollar FDIC insurance and say 'goodbye' to tracking collateral on an ongoing basis, managing multiple bank relationships, manually consolidating bank statements, and other time-consuming workarounds.

### EARN RETURNS

You don't have to sacrifice safety for returns. Compare our rates for ICS deposits to those of Treasuries and government money market mutual funds. <sup>[1]</sup>

### ACCESS FUNDS

Maintain access to funds placed in money market deposit accounts.



## BREAK FREE FROM THE BURDENS OF COLLATERALIZATION

Forego requiring the bank to collateralize your deposit and potentially receiving a lower rate as a result. Save time by eliminating the need to track changing collateral values on an ongoing basis.

## ENJOY THE TRANSPARENCY

Reporting shows balances, transactions, interest, and other important details associated with your accounts. You can access information regarding funds placed in money market deposit accounts through ICS online 24/7.

## SUPPORT INVESTMENT IN YOUR LOCAL COMMUNITY

Feel good knowing that the full amount of your funds placed through ICS can stay local to support lending opportunities that build a stronger community.<sup>[2]</sup>

## KEEP IT SIMPLE

ICS is a smart and convenient way to safeguard your cash balances. It is a simple, streamlined solution chosen by businesses, nonprofits, and governmental organizations (e.g., cities and counties, public schools, police and fire districts), as well as fiduciaries, advisors, socially responsible investors, and individuals.

## GETTING STARTED WITH ICS IN 5 EASY STEPS

1

Sign an ICS Deposit Placement Agreement (DPA) and a custodial agreement with us.

2

Identify an existing transaction account (or set up a new one) to be used.

3

Funds are placed into deposit accounts at other network institutions in accordance with the applicable ICS DPA.

4

Enjoy transparent, detailed reporting. Check balances and see where funds are using easily accessible online tools.

5

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

## THAT'S IT! USING ICS IS THAT EASY!

Invest using ICS today. Enjoy access to multi-million-dollar FDIC insurance combined with the convenience of working directly with just one financial institution.

[1] Consult with your account manager or one of our customer services representatives regarding available rates.

[2] When deposited funds are exchanged on a dollar-for-dollar basis with other institutions that use ICS, our bank can use the full amount of a deposit placed through ICS for local lending, satisfying some depositors' local investment goals or mandates. Alternatively, with a depositor's consent, our bank may choose to receive fee income instead of deposits from other participating institutions. Under these circumstances, deposited funds would not be available for local lending.

Deposit placement through 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 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 and ICS are registered service marks, and IntraFi Cash Service is a service mark, of IntraFi Network LLC.

*We put you 1st!*

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FBLake.Bank



**FIRST BANK**  
OF THE LAKE  
Member FDIC