



Put ICS and CDARS to Work for You

When others count on you for safety and transparency, you can count on IntraFi Cash Service®, or ICS®, and CDARS®.

Note: A list identifying IntraFi network banks appears at <https://www.intrafi.com/network-banks>. Certain conditions must be satisfied for “pass-through” FDIC deposit insurance coverage to apply.

Peace of mind

With ICS and CDARS, you can access millions in aggregate FDIC insurance across IntraFi's network of banks—all through a single bank relationship with us—a bank you know and trust.

Time savings and ease

Forego the need to manage multiple bank relationships. Eliminate the need to track changing collateral values on an ongoing basis or having to footnote uninsured deposits in financial statements.

Access your funds

Enjoy daily access to funds placed through ICS. CDARS offers a range of maturities.

Transparency

Stay confidently in control with statements that show balances, transactions, interest, and other important details associated with your deposit accounts. See account balances and accrued interest for ICS and CDARS, 24/7, with an online dashboard. Also, for ICS, see which banks hold your funds.

Earn interest

Put your funds to work. Interest rates may compare favorably to Treasuries.

Support for the local economy

Feel good knowing that the full amount of your funds placed through ICS and CDARS can stay local to support lending opportunities that build a stronger community.¹

A smart choice

ICS and CDARS are the nation's most widely used deposit network services that provide access to FDIC insurance. With ICS and CDARS, you can enjoy the largest per-depositor FDIC eligibility available through a single financial relationship.

Get started today.

[1] When deposited funds are exchanged on a dollar-for-dollar basis with other institutions that use ICS or CDARS, our bank can use the full amount of a deposit placed through ICS or CDARS 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 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, ICS, IntraFi Cash Service, and CDARS are registered trademarks of IntraFi LLC.