

Smart investing for community association managers.

With the ICS®, the IntraFi Cash Service®, and CDARS®, your homeowners' association can enjoy the safety and simplicity that comes with access to aggregate multi-million-dollar FDIC insurance through IntraFi's network of banks. Work directly with one bank to access coverage from many.

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.

Why choose ICS and CDARS?

Rest Assured. Rest assured knowing that your funds are eligible for millions in aggregate FDIC insurance protection across network banks— protection that's backed by the full faith and credit of the federal government. And ICS and CDARS are not subject to floating net asset values; so you can feel secure knowing that market volatility will not negatively affect your principal.

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

Liquidity. Between the liquidity options available with demand deposit accounts and money market deposit accounts, and the multiple term options offered with CD placements, your association can have funds available to handle regular operating expenses as well as reserves set aside to cover costs of unexpected replacements and repairs.

Time Savings and Transparent Reporting.

Forego the need to manage multiple bank relationships. See account balances and accrued interest for ICS and CDARS, 24/7, with an online dashboard. Also, for ICS, see online which banks hold your funds. For both services, receive regular statements with detailed reporting provided by our bank.

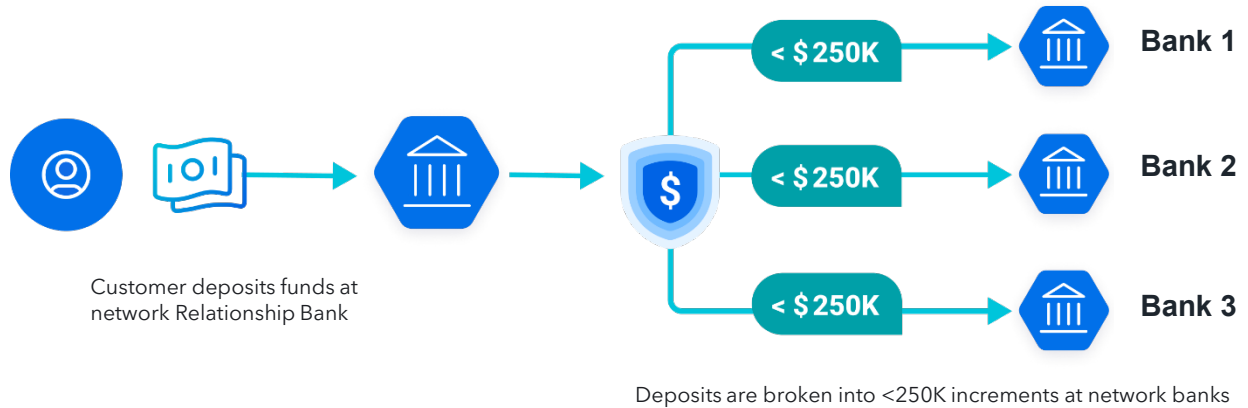
Support Your Community. Feel good knowing that the full amount of your funds placed through ICS and CDARS can stay local to support lending opportunities that build a stronger community.¹



[1] When deposited funds are exchanged on a dollar-for-dollar basis with other institutions that use IntraFi services, your bank can use the full amount of a deposit placed through IntraFi services for local lending, satisfying some depositors' local investment goals or mandates. Alternatively, with a depositor's consent, your 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.

How Do ICS and CDARS Work?

Institutions, like ours, that offer ICS and CDARS are members of the IntraFi network. When we place your funds through the ICS or CDARS service, that deposit is divided into amounts under the standard FDIC insurance maximum of \$250,000. The funds are then placed in demand deposit accounts or money market deposit accounts (using ICS), or in CDs (using CDARS), at multiple network banks. As a result, you can access coverage from many institutions while working directly with just one.



Receive one statement from your bank for each service option in which you participate and access key details about demand and savings accounts online, 24/7. And, as always, know that your confidential information is protected.

Talk To Us Today!

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Member FDIC

[2] The depositor must have or set up a transaction account for use with the ICS service. If the depositor chooses to place funds into demand deposit accounts and money marketing deposit accounts, the depositor must have a separate transaction account for each

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 the 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 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 an IntraFi service satisfies any restrictions on its deposits. IntraFi, ICS, IntraFi Cash Service, CDARS, Certificate of Deposit Account Registry Service, IntraFi logo, and IntraFi hexagon are registered trademarks of IntraFi LLC.