

## Safe, Simple Cash Management

With the Insured Cash Sweep®, or ICS®, and CDARS® services, you can enjoy the safety and simplicity that comes with access to multi-million-dollar FDIC insurance through a single bank relationship. You can choose the service or combination of services that can offer the returns and access to funds you seek.

### Enjoy Peace of Mind

Rest assured knowing that your funds are eligible for multi-million-dollar FDIC insurance 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 cash balances to work in demand deposit accounts and money market deposit accounts with ICS and in CDs with CDARS.

### Access Funds

With ICS, make unlimited withdrawals from funds placed into demand deposit accounts or up to six program withdrawals per month from funds placed into money market deposit accounts. With CDARS, select from multiple term options to meet your liquidity needs.

### Save Time

Work directly with just us—a bank you know and trust—to access multi-million-dollar FDIC insurance, and forego the need to use repo sweeps or to track collateral on an ongoing basis.

### Support Your Community

Feel good knowing that the full amount of your funds placed through ICS, CDARS, or both can stay local to support lending opportunities that build a stronger community.<sup>1</sup>



### How Do ICS and CDARS Work?

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

You receive one monthly statement from our bank for each service in which you participate, and, as always, your confidential information is protected.

### Get Started Today

 **FIRST STATE BANK**  
**OF BÉDIAS**<sup>SM</sup>  
— EST 1907 —

Member  
**FDIC**

[1] When deposited funds are exchanged on a dollar-for-dollar basis with other banks in the ICS or CDARS Network, we 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 to certain types of ICS or CDARS transactions, our bank may choose to receive fee income instead of deposits from other banks. Under these circumstances, deposited funds would not be available for local lending.

Placement of funds through the ICS or CDARS service is subject to the terms, conditions, and disclosures in the service agreements, including the Deposit Placement Agreement ("DPA"). Limits apply and customer eligibility criteria may apply. In the ICS savings option, program withdrawals are limited to six per month. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA"), a depositor's balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before ICS or CDARS settlement for a deposit or after ICS or CDARS settlement for a withdrawal) or be ineligible for FDIC insurance (if the relationship institution is not a bank). As stated in the DPA, the depositor is responsible for making any necessary arrangements to protect such balances consistent with applicable law. If the depositor is subject to restrictions on placement of its funds, the depositor is responsible for determining whether its use of ICS or CDARS satisfies those restrictions. ICS, Insured Cash Sweep, and CDARS are registered service marks of Promontory Interfinancial Network, LLC.