



## Conveniently Protect Your Cash

The Stifel Bank **Insured Cash Sweep (ICS) Program** offers you expanded FDIC protection in one convenient account. ICS is a smart, secure, and convenient way to place large cash deposits directly through Stifel Bank.

- ✓ You will earn competitive interest on your balances in the ICS Program.
- ✓ Your money is 100% liquid and is not locked up in certificates of deposit. Same day availability (subject to cut-off time) via Wire and ACH.
- ✓ You enjoy peace of mind and maintain easy access to your balances centrally through Stifel Bank.
- ✓ Your balances at each bank are conveniently displayed on a monthly statement.
- ✓ No minimum balance required to earn APY<sup>1</sup>.

### How It Works

The program will maximize your FDIC insurance coverage by sending funds — above current FDIC limits — to banks within the network, providing up to \$175 million of FDIC coverage per tax ID.

Deposits in amounts less than \$250,000 are sent to each network bank for interest accrual.

These funds are swept into either interest-bearing deposit accounts or money market deposit accounts based on your account choice.



<sup>2</sup>Number of program banks will vary by client.

**For more information on the Insured Cash Sweep Program, contact Stifel Bank.**

<sup>1</sup> Interest Rate and APY for the Stifel Insured Cash Sweeps Program are variable and subject to change after the account is opened. \$1 million minimum deposit required to open the account. Fees may reduce earnings. For current rates, please contact Stifel Bank at (866) 303-8003.

To view the list of banks in the Insured Cash Sweep (ICS) Program, visit [www.stifel.com/Stifel-ICS-Banks-List](http://www.stifel.com/Stifel-ICS-Banks-List). Stifel Bank, Member FDIC, Equal Housing Lender, NMLS# 451163, and Stifel Bank & Trust, Member FDIC, Equal Housing Lender, NMLS# 375103 (collectively, “Stifel Banks”), as well as Stifel Trust Company, N.A., Member FDIC, and Stifel Trust Company Delaware, N.A., Member FDIC (collectively, “Stifel Trust Companies”), are affiliated with Stifel, Nicolaus & Company, Incorporated, Member SIPC & NYSE, each a wholly owned subsidiary of Stifel Financial Corp. Unless otherwise specified, references to “Stifel” may mean Stifel Financial Corp. and/or any of its subsidiaries. **Unless otherwise specified, products purchased from or held by Stifel, Stifel Banks, and/or Stifel Trust Companies are not deposits or other obligations of Stifel, Stifel Banks, or Stifel Trust Companies, are not guaranteed by Stifel, Stifel Banks, and/or Stifel Trust Companies, and are subject to investment risks, including possible loss of the principal invested.** None of Stifel, Stifel Banks, or Stifel Trust Companies provide legal or tax advice.