



Conveniently Protect Your Cash

The **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 cash centrally through Stifel Bank
- ✔ Your balances at each bank are conveniently displayed on a monthly statement

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 \$200,000,000 in FDIC insurance per insurable capacity.

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.

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

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.

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.

Connect with us for current rates.

Keep cash working for you with expanded FDIC protection in one convenient account.



²Number of program banks will vary by client.