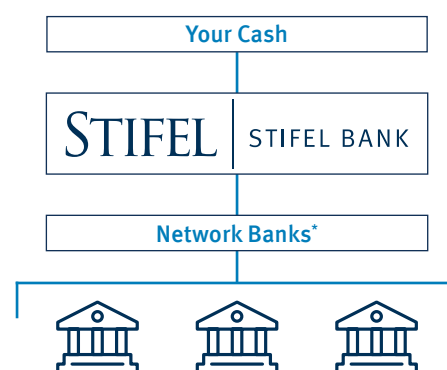


## CONVENIENTLY **PROTECT** YOUR CASH WITH ICS<sup>®</sup>

**ICS** offers access to **multi-millions** in aggregate FDIC protection per account ownership category across network banks in **one secure and convenient account**.

### **BENEFITS AND FEATURES**

- Earn **competitive interest** on your balances
- Money is **100% liquid** and is not locked up in certificates of deposit
- **Same-day availability** (subject to cut-off time in your root account with Stifel Bank) via Wire and ACH
- Enjoy **peace of mind** and maintain **easy access** to your balances centrally through Stifel Bank
- Balances at each bank are conveniently displayed on a monthly statement
- **No minimum balance** required to earn APY<sup>1</sup>



\*Number of network banks will vary by client.

### **HOW IT WORKS**

The program will provide you access to multi-millions in aggregate FDIC insurance by having your large deposit - above current FDIC limits - divided into small amounts and placed at network banks in amounts less than \$250,000 per depositor.

Funds from your account at Stifel Bank are swept through ICS into interest-bearing demand deposit accounts or money market accounts based on your account choice.

Certain conditions must be satisfied for "pass-through" FDIC deposit insurance coverage to apply. To view the list of banks in the IntraFi<sup>®</sup> network, visit [www.intrafi.com/network-banks](http://www.intrafi.com/network-banks).

➤ **Contact Stifel Bank today**  
for more information on ICS.



<sup>1</sup> Interest Rate and Annual Percentage Yield (APY) are variable and subject to change after the account is opened.

\$250,000 minimum deposit required to open the account. Fees may reduce earnings. For current rates, please contact Stifel Bank at (866) 303-8003.

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 and ICS are registered trademarks of IntraFi LLC. IntraFi is not an affiliate of Stifel Bank.

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