

## 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 & Trust.

- ✓ 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 & Trust.
- ✓ Your balances at each bank are conveniently displayed on a monthly statement.
- ✓ No minimum balance required to earn APY.

### 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 \$100 million of FDIC coverage.

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 your Stifel Financial Advisor.

<sup>1</sup> Annual Percentage Yield (APY) is as of 3/13/2023.

Interest Rate and APY for the Stifel Bank & Trust Insured Cash Sweeps Program are variable and subject to change after the account is opened. \$1 million minimum deposit required to open the account. Not available for IRA, Advisory, or ERISA accounts. For current rates, please contact your Financial Advisor.

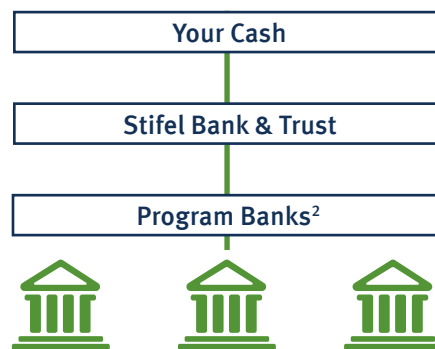
To view the list of banks in the Stifel Bank & Trust Insured Cash Sweep (ICS) Program, visit [www.stifel.com/Stifel-ICS-Banks-List](http://www.stifel.com/Stifel-ICS-Banks-List).

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# 4.15% APY<sup>1</sup>

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



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