

STIFEL

STIFEL BANK & TRUST



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 cash 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 in FDIC insurance per insurable capacity.

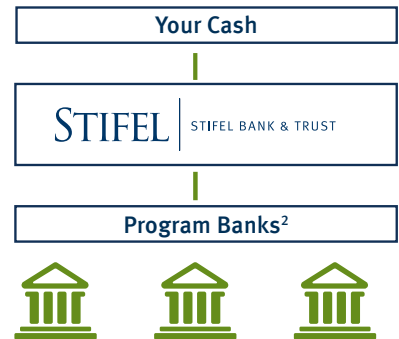
Deposits in amounts less than \$250,000 are sent to each network bank for interest accrual.

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 your Stifel Financial Advisor.**

3.15% APY¹

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



¹ Annual Percentage Yield (APY) is as of 12/20/2024.

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.

² Number of program banks will vary by client. To view the list of banks in the Insured Cash Sweep (ICS) Program, visit www.stifel.com/Stifel-ICS-Banks-List.

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