

STIFEL STARTUP SOLUTION

Stability + Deep Domain Expertise + Dedicated Service



Stifel is a diversified global wealth management, investment bank, and commercial banking firm. Our Venture Banking group provides commercial banking and debt capital financing solutions to venture capital-backed technology companies and their investors.

EARN 4.20% APY¹ ON YOUR STIFEL BANK DEPOSITS VIA ICS[®]

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

- Funds are swept out nightly in <\$250,000 increments to other financial institutions that participate in the IntraFi[®] network
- Daily liquidity – funds sweep to cover transactions
- No fees

To view the list of banks in the IntraFi Network, visit www.intrafi.com/network-banks. Certain conditions must be satisfied for “pass-through” FDIC deposit insurance to apply.

FREE BANKING FOR ONE YEAR²

Includes:

- Direct connectivity to Quickbooks, Netsuite, Xero, and Sage Intacct, as well as third-party applications powered by Plaid
- ACH, Bill Pay, Checks, and Wires (Domestic & Foreign)
- Concierge Account Set-Up Services (Optional)

Fees may apply for additional services

To qualify:

- Company needs to have raised a minimum of a \$2 million Series Seed or a Series A from Venture Capital fund(s) in the last 24 months
- Primary business banking account with Stifel Bank required to be established within 60 days of opening demand deposit account or money market account with ICS

WORKING WITH STIFEL VENTURE BANKING

- **Dedicated relationship manager**
- **Speed and efficiency in the account opening process** – our goal is to complete account openings within 2-3 business days
- Access to Stifel Bank’s debt financing solutions, including venture debt
- Enjoy exclusive and curated Stifel Venture Banking events

OUR PARTNERS

Automate Your Finances with ramp

Ramp³ offers a global corporate credit card with expense management and accounting automation.

- **\$1,000 bonus paid after account opening⁴**
- Learn more at www.ramp.com/partners/stifel

In Partnership with AngelList

AngelList’s⁵ cap table removes the friction from managing your startup’s greatest asset, your equity. New Stifel Bank clients in the Stifel Startup Solution banking bundle are eligible for **reimbursement⁶ of the cost of one-year’s access** to AngelList’s software upon meeting the criteria below:

- Company must be in the Technology sector and VC-backed
- Company must maintain its primary banking relationship with Stifel Bank and fund the account with at least \$1 million for a minimum of 60 days

Where Innovation *Grows*

www.StifelVentureBanking.com | (866) 303-8003



¹ICS Annual Percentage Yield (APY) effective as of December 18, 2024. Minimum initial deposit of \$250,000. No minimum balance to earn APY. Interest rate is variable and subject to change at any time. Fees may reduce earnings. After the 12-month promotional period, the interest rate will adjust to Stifel Bank’s standard ICS rate tiers.

²Services are free for initial 12-month period. After free 12-month period, all banking services are subject to regular fees. Talk with your banker about account fees.

³Ramp is not an affiliate of Stifel Bank.

⁴Bonus will be paid by Ramp via Amazon eGift Card after your first balance payment of \$1,000 within 60 days of account opening.

⁵AngelList is not an affiliate of Stifel Bank.

⁶Reference the Stifel Venture Banking Preferred Partnership Rewards Agreement for full terms and conditions.

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.

Stifel Venture Banking is a division of Stifel Bank. Stifel’s banking and lending services are provided by Stifel Bank, Member FDIC, and Stifel Bank & Trust, Member FDIC, (collectively, “Stifel Banks”). Stifel Banks 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, Nicolaus & Company, Incorporated or its affiliates. Non-deposit products purchased from or held by Stifel and/or Stifel Banks are not insured by the FDIC, are not deposits, and may lose value.

None of Stifel and/or Stifel Banks provide legal or tax advice.