



# Safety. Return. Freedom.

Through ICS®, the Insured Cash Sweep® service, many government depositories can access multi-million-dollar FDIC insurance on funds placed into demand deposit accounts (using the ICS demand option), money market deposit accounts (using the ICS savings option), or both.

## Through ICS, you can:

### Enjoy peace of mind

ICS funds are eligible for multi-million-dollar FDIC insurance that's backed by the full faith and credit of the United States government.

### Earn interest

Put excess cash balances to work in demand accounts, money market deposit accounts, or both.

### Save time

By providing access to FDIC insurance through a single bank relationship, ICS can help your organization to comply with investment policy mandates and avoid the hassles associated with ongoing collateral-tracking.

### Access funds

Enjoy unlimited program withdrawals using the ICS demand option or up to six program withdrawals per month using the ICS savings option.

### Support your community

Feel good knowing that the full amount of your funds placed through ICS can stay local to support lending opportunities that build a stronger community.\*

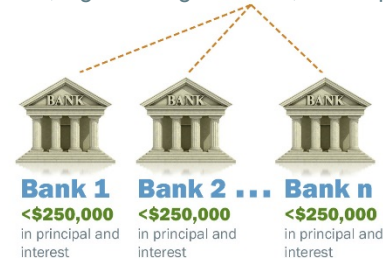
Simply put, with ICS, you can have it all.

## How does ICS work?

Work directly with just us—an institution you already know and trust—to access coverage from many, receive just one regular statement, and know that your confidential information remains protected.



Your organization has or sets up a transaction account with our bank, signs the agreements, and deposits funds.\*\*



Deposits are sent to deposit accounts at other member institutions in amounts under the standard FDIC insurance maximum of \$250,000.

## Contact us today!

# PLANTERS FIRST BANK

[www.bankplanters.com](http://www.bankplanters.com)  
 Contact PFB Toll-Free at 833.PFB.TEL1 (833.732.8351)



\* When deposited funds are exchanged on a dollar-for-dollar basis with other banks in the ICS Network, we can use the full amount of a deposit placed through ICS for local lending, satisfying some depositories' local investment goals or mandates. In certain states, and with a depositor's consent, we may choose to receive fee income instead of deposits from other banks. Under these circumstances, deposited funds would not be available for local lending.

\*\* If you choose both the savings and demand options, you will need to have a separate transaction account for each.

Placement of funds through the ICS service is subject to the terms, conditions, and disclosures in the service agreements, including the Deposit Placement Agreement ("DPA"). Limits and customer eligibility criteria apply. In the ICS savings option, program withdrawals are limited to six per month. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA"), a depositor's balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before ICS settlement for a deposit or after ICS settlement for a withdrawal) or be ineligible for FDIC insurance (if the relationship institution is not a bank). As stated in the DPA, the depositor is responsible for making any necessary arrangements to protect such balances consistent with applicable law. If the depositor is subject to restrictions on placement of its funds, the depositor is responsible for determining whether its use of ICS satisfies those restrictions. ICS and Insured Cash Sweep are registered service marks of Promontory Interfinancial Network, LLC.