



**IntraFi** | ICS<sup>®</sup>



## Put ICS to work for you.

When others count on you for safety, yield, flexibility, and transparency, you can count on IntraFi Cash Service<sup>SM</sup>, or ICS.

### Peace of mind

With ICS, you can access millions of dollars in FDIC insurance—all through a single bank relationship with us, a bank you know and trust.

### Protection against market loss and money market mutual fund restrictions

Funds placed using ICS are not subject to floating net asset values, liquidity fees, or money market mutual fund liquidity gates, so you can rest assured knowing that market volatility will not negatively affect account value. No one has ever lost a penny of an FDIC-insured deposit.

### Earn interest at a rate set by us

Put cash balances to work in demand deposit accounts and money market deposit accounts.

### Liquidity

Enjoy access to funds.

### Time savings and ease

Work directly with us and say goodbye to managing multiple bank relationships, tracking collateral, or having uninsured deposits to footnote in financial statements.

### Transparency

Stay confidently in control with statements that show balances, transactions, interest, and other important details associated with your deposit accounts. Enjoy 24/7 online access to account information.

### Support for the local economy

When you make a large deposit with us, you can feel good knowing that your funds can be used to fund lending in the community that may, for example, help small businesses to support job or inventory growth, nonprofits to further their missions, and individuals to finance higher education.<sup>1</sup>

### A smart choice

ICS is the nation's most widely used FDIC-insured deposit product, combining the institutional strength of Wall Street with the community presence of Main Street. With ICS, you can enjoy the largest per-depositor FDIC eligibility available through a single financial relationship.

### Get started today.



**Harmony Bank**

Better Happens Together<sup>®</sup>

Member  
FDIC

[1] When deposited funds are exchanged on a dollar-for-dollar basis with other institutions that use ICS, our bank can use the full amount of a deposit placed through ICS for local lending, satisfying some depositors' local investment goals or mandates. Alternatively, with a depositor's consent, our bank may choose to receive fee income instead of deposits from other participating institutions. Under these circumstances, deposited funds would not be available for local lending.

Deposit placement through CDARS or ICS is subject to the terms, conditions, and disclosures in applicable agreements. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one destination bank, a depositor's balances at the institution that places deposits may exceed the SMDIA (e.g., before settlement for deposits or after settlement for withdrawals) or be uninsured (if the placing institution is not an insured bank). The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through CDARS or ICS satisfies any restrictions on its deposits. A list identifying IntraFi network banks appears at <https://www.intrafi.com/network-banks>. The depositor may exclude banks from eligibility to receive its funds. IntraFi and ICS are registered service marks, and the IntraFi hexagon and IntraFi logo are service marks, of IntraFi Network LLC.