



## Put ICS to work for you.

When others count on you for safety, yield, flexibility, and transparency, you can count on IntraFi® Cash Service®, or ICS.

Note: A list identifying IntraFi network banks appears at [www.intrafi.com/network-banks](http://www.intrafi.com/network-banks). Certain conditions must be satisfied for "pass-through" FDIC deposit insurance coverage to apply.

### Peace of mind

With ICS, you can access millions in aggregate FDIC insurance across IntraFi's network of banks—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 FDICinsured deposit.

### 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.

### Liquidity

Enjoy access to funds.

### 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.

### Earn interest at a rate set by us

Put cash balances to work in demand deposit accounts.

### 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 FDICinsured 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.

Contact a Security First Bank representative at your local branch today or call (877) 747-3139.



[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 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, ICS, IntraFi Cash Service, IntraFi logo, and IntraFi hexagon are registered trademarks of IntraFi LLC.