ICS
INSURED CASH SWEEP

TAG: What's *your* backup plan?

TRY/USE ICS FOR FREE!

Keep your hard-earned, high-value customers with ICS.

Let ICS℠, the Insured Cash Sweep® service, help you to prepare should the Transaction Account Guarantee (TAG) program expire at year-end.

The uncertainty around the future of TAG is one reason why the FDIC recently issued guidance (see FIL-45-2012 at http://www.fdic.gov/news/news/financial/2012/fil12045.html) encouraging commercial banks and savings and loans to provide adequate advance notice to depositors about the potential expiration of the program. Retain these high-value relationships – ones you have already earned – by using ICS to meet their needs.

Safety-conscious customers will like your ability to offer access to multi-million-dollar FDIC insurance on funds placed into demand deposit accounts (with no program withdrawal limits), money market deposit accounts (up to six program withdrawals per month), or both. And you can set the rate(s) you offer – even setting the rate(s) at zero if desired.

And, for a limited time, use ICS for FREE. Through June 30, 2013, we will waive fees for up to $100 million of new ICS balances (up to $150 million of new balances for existing Network members). This will provide your institution with a no-cost way to determine how best to replace the key functionality of TAG in the event the program is not extended. If ICS is the right match for you and your clients, stay with us after June 30, 2013, and pay our normal, low fees. If not, move to another alternative. There is no obligation on your part to keep using ICS.

Beyond using ICS as a backup for TAG, you can also use ICS to:

- Replace more burdensome and costly funding options;
- Reduce reliance on low-yielding collateral, increase asset liquidity, and reduce tracking costs; and
- Attract new customers if desired.

What you need to know…

Implementation Fee	Waived for new members that join the Promontory Network to offer ICS.
Transaction Fees	Waived for up to $100 million of new ICS placements made by new Network members and up to $150 million in incremental placements (over existing ICS and CDARS® balances) for current Network members. ICS bank participation limits apply and are based on factors which include total deposits and IDC rating.*
Promotional Period	Through June 30, 2013.

*Additional terms and conditions apply. Please talk to us for more details.

Use of the ICS service is subject to the terms, conditions, and disclosures set forth in the ICS agreements, including the ICS Participating Institution Agreement and the ICS Deposit Placement Agreement. Limits and customer eligibility criteria apply. Program withdrawals are limited to six per month when using the ICS savings option. CDARS and Insured Cash Sweep are registered service marks, and ICS is a service mark, of Promontory Interfinancial Network, LLC.

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