



## Who can use **ICS** and **CDARS**?

- Businesses of all types
- Nonprofits
- Public fund managers
- Other large-dollar depositors

## How can you take advantage of **ICS** and **CDARS**?

**Call us today!**

Let's talk about how ICS and CDARS can work for you.

**Suyi Chen**  
**VP, Fiduciary Banker**  
213-200-9049 cell  
213-489-6366  
[schen@manubank.com](mailto:schen@manubank.com)

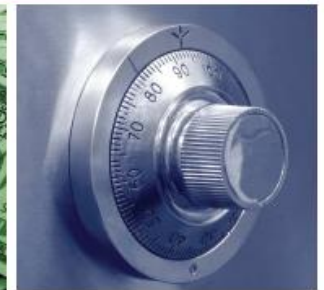
**ICS** | **CDARS**



**MANUFACTURERS BANK**

A SUBSIDIARY OF SUMITOMO MITSUI BANKING CORPORATION

**PEACE** of Mind,  
**FLEXIBILITY**,  
and **RETURNS**



ICS<sup>®</sup>, the Insured Cash Sweep<sup>®</sup> service, and CDARS<sup>®</sup> are smart, secure, and convenient ways to safeguard your large deposits.

With ICS and CDARS, you can access multi-million-dollar FDIC insurance and earn interest, all through a single bank relationship.

## Why ICS and CDARS?



### Enjoy Peace of Mind

Make funds eligible for protection beyond \$250,000 that is backed by the full faith and credit of the federal government. No one has ever lost a penny of FDIC-insured deposits.



### Earn Interest

Put excess cash balances to work by placing funds into demand deposit accounts (through the ICS demand option), money market deposit accounts (through the ICS savings option), and/or CDs (through CDARS) at rates to which you agree with us.



### Save Time

Work directly with us—a bank you know and trust—to access multi-million-dollar FDIC insurance, and say ‘goodbye’ to tracking collateral on an ongoing basis, managing multiple bank relationships, manually consolidating bank statements, and other time-consuming workarounds.



### Access Funds

Make unlimited withdrawals from ICS funds placed into demand deposit accounts or up to six program withdrawals per month from ICS funds placed into money market deposit accounts. With CDARS, select from multiple term options to meet your liquidity needs.



### Community Investment

Feel good knowing that the full amount of funds placed through ICS and/or CDARS can support local lending opportunities that build a stronger community.<sup>1</sup>



## How Do ICS and CDARS Work?

Institutions that offer ICS and/or CDARS are members of the ICS Network and/or CDARS Network. When you place a large deposit with our bank using ICS or CDARS, that deposit is divided into amounts under the standard FDIC insurance maximum of \$250,000 and is placed in demand deposit accounts at other ICS Network banks using the ICS demand option, in money market deposit accounts at other ICS Network banks when using the ICS savings option, or in CDs at other CDARS Network banks when using CDARS. By working directly with our bank, you can access FDIC coverage from many and enjoy the convenience of receiving just one monthly statement per service. And, as always, your confidential information is protected.

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

Placement of funds through the ICS or CDARS service is subject to the terms, conditions, and disclosures in the service agreements, including the Deposit Placement Agreement ("DPA"). Limits apply and customer eligibility criteria may 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 or CDARS settlement for a deposit or after ICS or CDARS 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 or CDARS satisfies those restrictions. ICS, Insured Cash Sweep, and CDARS are registered service marks of Fromontory Interfinancial Network, LLC.