



# Smart Investing

ACCESS TO MULTI-MILLION-DOLLAR FDIC INSURANCE



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**Invested in You.**  
Washington State Bank

Member  
**FDIC**

# What Is ICS?

ICS®, the Insured Cash Sweep® service, is a smart, convenient way to safeguard your large deposits.

With the ICS service, you can:

- Enjoy peace of mind knowing that ICS funds placed into demand deposit accounts are eligible for multi-million-dollar FDIC insurance
- Earn interest
- Benefit from daily liquidity
- Capitalize on time-saving conveniences



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. Unlimited program withdrawals are available with ICS only when using the ICS demand option. 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.

## Enjoy Peace of Mind

Through a single bank relationship, you can make your ICS funds eligible for multi-million-dollar protection that's backed by the full faith and credit of the United States government.

No depositor has ever lost a penny of FDIC-insured funds.

## Earn Interest

Put excess cash balances to work by placing funds into demand deposit accounts.

## Enjoy Liquidity

Make unlimited program withdrawals.

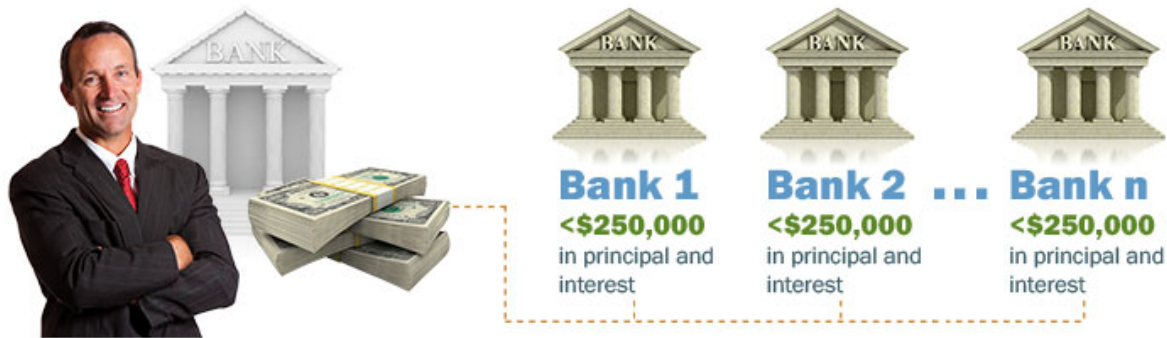
## Save Time

Reduce your ongoing collateral-tracking requirements and save time by working directly with just one bank—ours!



# How Does ICS Work?

By working directly with just us—a bank you already know and trust—you can receive coverage through many.




Customer has or sets up a transaction account with our bank, signs the agreements, and deposits funds.


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

\* Based on triggering events as set forth in the ICS Deposit Placement Agreement the depositor enters into with our bank.


# Follow These Straightforward Steps

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1 Sign an ICS Deposit Placement Agreement and a custodial agreement with us.

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2 Identify an existing transaction account, or set up a new one, to be used with ICS at our bank.

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3 Have your deposited funds placed into demand deposit accounts at other ICS Network member banks.

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4 Easily access account balances and other key information through an online portal.

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5 Receive one regular monthly statement from us summarizing your account activity and balances across institutions.

# Utilize Convenient, Online Tools

Through the Depositor Control Panel, accessible 24/7, you can check your ICS balances and monitor other important information of interest to you.



depositorcontrol.com

# Rest Assured

As always, your confidential information remains protected. It is never shared with other ICS Network members, except for the Network's service bureau.



# Want to Learn More?

We're here to answer your questions. Let's talk about how ICS can work for you.

