

ICSSM and CDARS[®] – Smart Cash Management

ICSSM and CDARS[®] offer the peace of mind that comes with access to multi-million-dollar FDIC insurance, the opportunity to earn interest on your deposits, and flexibility. You can choose the service or combination of services that best match your needs for returns and access to your funds:

- **ICS:** Place funds into demand deposit accounts (with unlimited program withdrawals) using the ICS demand option, and/or place funds into money market deposit accounts (with six program withdrawals per month) using the ICS savings option.
- **CDARS:** Put excess cash balances to work in CDs with a range of maturities (4 weeks, 13 weeks, 26 weeks, 52 weeks, 2 years, 3 years, and 5 years).



With ICS and CDARS, you can:

Earn Returns

Ask us about the returns you can earn. With ICS and/or CDARS, you can enjoy the convenience of banking directly with us and of earning one interest rate per service option or CD maturity.

Enjoy Peace of Mind

Rest assured knowing that your funds are eligible for multi-million-dollar FDIC insurance protection that's backed by the full faith and credit of the federal government.

Save Time

Work directly with just us – a bank you know and trust – to access multi-million-dollar FDIC insurance, and forego the need to use repo sweeps or to track collateral on an ongoing basis.¹

Support Your Community

Feel good knowing that the full amount of your funds placed through ICS and/or CDARS can stay local to support lending opportunities that build a stronger community.²

How do ICS and CDARS work?

Institutions, like ours, that offer ICS and/or CDARS are members of a special Network. When we place your deposit through the ICS or CDARS service, that deposit is divided into amounts under the standard FDIC insurance maximum of \$250,000 and is placed in deposit accounts at multiple banks.³ As a result, you can access coverage from many institutions while working directly with just one.

You communicate with our bank's service team. And you receive one monthly statement from our bank for each service or service option in which you participate. As always, your confidential information is protected.

Want to learn more?

Contact a Sunrise Banks Relationship Banking representative at 651-265-5600 or visit sunrisebanks.com to learn more.



¹ If a depositor is subject to restrictions with respect to the placement of funds in depository institutions, it is the responsibility of the depositor to determine whether the placement of the depositor's funds through ICS or CDARS, or a particular ICS or CDARS transaction, satisfies those restrictions.

² 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 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.

³ Deposits placed in demand deposit accounts when using the ICS demand option, money market deposit accounts when using the ICS savings option, or CDs when using CDARS.

Placement of your funds through the ICS service or CDARS service is subject to the terms, conditions, and disclosures set forth in the agreements you enter into with us, including the applicable Deposit Placement Agreement. Limits apply, and customer eligibility criteria may apply. ICS program withdrawals are limited to six per month when using the ICS savings option. CDARS is a registered service mark, and ICS is a service mark, of Promontory Interfinancial Network, LLC. Sunrise Banks is Member FDIC.