



Safety. Return. Freedom.

Access Multi-Million-Dollar FDIC Insurance on Public Funds

Through ICSSM, the Insured Cash Sweep[®] service, your public unit can access multi-million-dollar FDIC insurance on funds placed into demand deposit accounts and/or money market deposit accounts.

What is ICSSM?

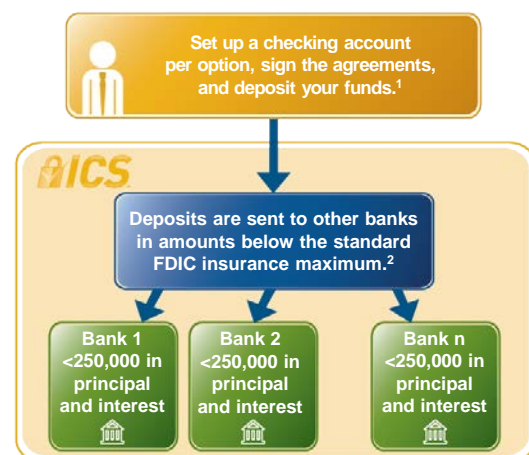
Through ICSSM, the Insured Cash Sweep[®] service, you can:

- **Enjoy peace of mind**
ICS funds are eligible for multi-million-dollar FDIC insurance that's backed by the full faith and credit of the United States government.
- **Earn interest**
Put excess cash balances to work in demand accounts, money market deposit accounts, or both.
- **Save time**
By providing access to FDIC insurance through a single bank relationship, ICS can help your public unit comply with investment policy mandates. And with access to FDIC insurance, you can reduce any ongoing collateral-tracking requirements. This means you can spend more time accomplishing your public unit's goals.
- **Access funds**
Enjoy unlimited program withdrawals using the ICS demand option or up to six program withdrawals per month using the ICS savings option.

Simply put, with ICS, you can have it all.

How does ICS work?

Work directly with just us – an institution you already know and trust – to access coverage from many, and know that your confidential information remains protected.



[1] If you choose both the savings and demand options, you will need to have a separate transaction account for each.

[2] Deposits are sent to demand deposit accounts using the demand option and to money market deposit accounts using the savings option. The standard FDIC insurance maximum is \$250,000 per insured capacity, per bank.



To learn more, call a Sunrise Banks Relationship Banking representative at 651-265-5600 or visit sunrisebanks.com.

Sunrise Banks is Member FDIC.

Placement of your funds through the ICS service is subject to terms, conditions, and disclosures set forth in the agreements you enter into with us, including 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. If you are subject to restrictions with respect to the placement of funds in depository institutions, it is your responsibility to determine whether the placement of your funds through ICS or a particular ICS option or transaction satisfies those restrictions. Insured Cash Sweep is a registered service mark, and ICS is a service mark, of Promontory Interfinancial Network, LLC.

Public Fund 10/12



Using ICSSM for Public Funds in the State of Minnesota

Minnesota Statutes 2010, section 385.07, is amended to read:

- b) In addition to the authority for deposit of county funds pursuant to paragraph (a), the county treasurer may deposit county funds in a designated depository in accordance with the following conditions:
- 1) The designated depository is authorized by the county treasurer to (i) arrange for the redeposit of the funds into deposit accounts in one or more banks, savings and loan associations, or credit unions that are located in the United States, and (ii) serve as custodian for the county with respect to the funds redeposited into such accounts.
 - 2) The full amount of the redeposited county funds, plus accrued interest, if any, must be insured by the Federal Deposit Insurance Corporation or the National Credit Union Share Insurance Fund. Any entity serving as subcustodian for the designated depository shall have had at least five years of general custodial experience.

[A virtually identical amendment was enacted for school district money in Minnesota Statutes 2010, section 123B.14, subdivision 3; for town money in Minnesota Statutes 2010, section 366.91, subdivision 4; and for city money in Minnesota Statutes 2010, section 427.06.]