



IntraFi | ICS® & CDARS®

Safe, Simple Cash Management

Work directly with just our bank and enjoy the safety that comes with access to millions in aggregate FDIC insurance across IntraFi's network of banks. You can choose the service or combination of services that can offer the returns and access to funds you seek.

A list identifying IntraFi network banks can be found at www.IntraFi.com/network-banks. Certain conditions must be satisfied for "pass-through" FDIC deposit insurance coverage to apply. To meet these conditions, deposit accounts are titled, and deposit account records are maintained, in accordance with FDIC regulations for pass-through coverage.

Rest Assured. Rest assured knowing that your funds are eligible for millions in aggregate FDIC insurance protection across network banks—protection that’s backed by the full faith and credit of the federal government. And ICS and CDARS are not subject to floating net asset values; so you can feel secure knowing that market volatility will not negatively affect your principal.

Earn Interest. Put your funds to work. Interest rates may compare favorably to Treasuries.

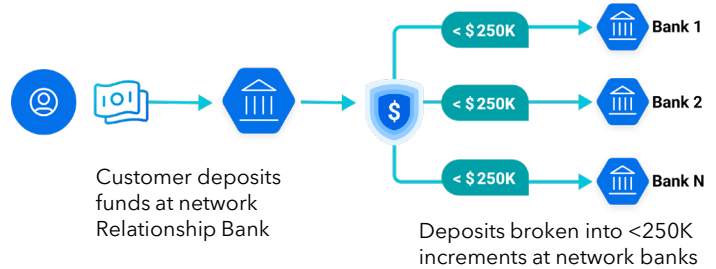
Enjoy Flexible Liquidity Options. With ICS, maintain access to your funds placed in demand deposit accounts or money market deposit accounts. With CDARS, select from multiple term options to help you meet your liquidity needs.

Time Savings and Transparent Reporting. Forego the need to manage multiple bank relationships. See account balances and accrued interest for ICS and CDARS, 24/7, with an online dashboard. Also, for ICS, see online which banks hold your funds. For both services, receive regular statements with detailed reporting provided by our bank.

Support Your Community. Feel good knowing that the full amount of your funds placed through ICS and CDARS can stay local to support lending opportunities that build a stronger community.¹

How Do ICS and CDARS Work?

Institutions, like ours, that offer ICS and CDARS are members of the IntraFi network. When we place your funds through the ICS or CDARS service, that deposit is divided into amounts under the standard FDIC insurance maximum of \$250,000. The funds are then placed in demand deposit accounts or money market deposit accounts (using ICS), or in CDs (using CDARS), at multiple network banks. As a result, you can access coverage from many institutions while working directly with just one.



You receive one regular statement from our bank for each service in which you participate, and, as always, your confidential information is protected.

Contact us.



Heritage

BANK

Member
FDIC

[1] When deposited funds are exchanged on a dollar-for-dollar basis with other institutions that use ICS and CDARS, our bank 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, our bank may choose to receive fee income instead of deposits from other participating institutions. Under these circumstances, deposited funds would not be available for local lending.

Deposit placement through an IntraFi service is subject to the terms, conditions, and disclosures in applicable agreements. Deposits that are placed through an IntraFi service at FDIC-insured banks in IntraFi’s network are eligible for FDIC deposit insurance coverage at the network banks. The depositor may exclude banks from eligibility to receive its funds. To meet conditions for pass-through FDIC deposit insurance, deposit accounts at FDIC-insured banks in IntraFi’s network that hold deposits placed using an IntraFi service are titled, and deposit account records are maintained, in accordance with FDIC regulations for pass-through coverage. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount (“SMDIA”) at any one bank, a depositor’s balances at the institution that places deposits may exceed the SMDIA before settlement for deposits or after settlement for withdrawals. The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through an IntraFi service satisfies any restrictions on its deposits. IntraFi, the IntraFi logo, ICS, and CDARS are registered trademarks of IntraFi LLC.