

Who can use ICS?

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



How can you take advantage of ICS?

Call us today! Let's talk about how ICS can work for you, and how you can enjoy yield, peace of mind, and flexibility – all at the same time.



www.farmersbankks.com
1-877-798-2411

A large graphic on the right side of the page. At the top, the ICS logo is displayed in a large, blue, 3D font. Below it, the text "INSURED CASH SWEEP" is written in a smaller, blue, sans-serif font. The background is a light green with a repeating pattern of small, light green padlocks. In the center, there is a large, detailed illustration of a metal safe, shaped like a dollar sign. The safe is open, showing its interior. The safe has a blue padlock with a yellow checkmark on the front. The safe is set against a white background that looks like a corner of a room.

It Pays to Be SafeSM

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What is ICS®?

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

How can ICS benefit you?

Earn interest. Put funds to work in money market deposit accounts.



Enjoy peace of mind. Your ICS funds are 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.

Maintain access to funds. Withdraw ICS funds up to six times per month.

Placement of your funds through the ICS service is subject to the terms, conditions, and disclosures set forth in the agreements, including the ICS Deposit Placement Agreement, that you enter into with us. Limits and customer eligibility criteria apply. Program withdrawals are limited to six per month when using the ICS savings option. ICS and Insured Cash Sweep are registered service marks, and It Pays to Be Safe is a service mark, of Promontory Interfinancial Network, LLC.

How does ICS work?

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

Sign the agreements, use an existing checking or other transaction account (or set one up), and deposit your funds.



Deposits are sent to interest-bearing savings accounts at other banks in amounts under \$250,000¹

Bank 1
< \$250,000
in principal
and interest

Bank 2
< \$250,000
in principal
and interest

Bank n
< \$250,000
in principal
and interest

¹ The standard FDIC insurance maximum is \$250,000 per insured capacity, per bank.



With ICS, you can access FDIC insurance on your large deposits.