

ICS® and CDARS® deposit products are now called IntraFi® Network DepositsSM

A balance sheet management solution that helps banks grow profitability.

Tested and trusted by thousands of banks, IntraFi Network Deposits helps banks build relationships, optimize funding, manage liquidity, and better serve customers.

To support its efforts to grow franchise value, increase profitability, and manage its balance sheet, your bank can use IntraFi Network Deposits to provide its customers with easy access to multi-million-dollar FDIC insurance for funds placed into demand deposit accounts, money market deposit accounts, or CDs. And it can keep or sell the underlying funding.

A flexible service for your balance sheet.

- Attract large-dollar, low-cost deposits from local, safety-conscious customers—including corporate entities, small businesses, municipalities and other government entities, nonprofits, and advisors—who might otherwise bank elsewhere.
- Grow relationships, regardless of liquidity position, and then use the full amount of the deposits to fund loans or sell the funding (not the relationship) for fee income.
- Switch back and forth between keeping and selling deposits as liquidity needs change.
- Replace higher-cost funding (e.g., repurchase sweeps and letters of credit), reduce collateralization requirements, and repurpose funds previously invested in collateral into higher-earning assets.

Why choose IntraFi NetworkSM, formerly Promontory Interfinancial Network?

The company

- Operates the largest bank network of its kind, providing the highest capacity and the ability to make large-dollar placements every business day;
- Does not compete with banks for depositors;
- Invented, and is the largest provider of reciprocal deposits.

#1 Provider
of FDIC-Insured
Deposit Solutions



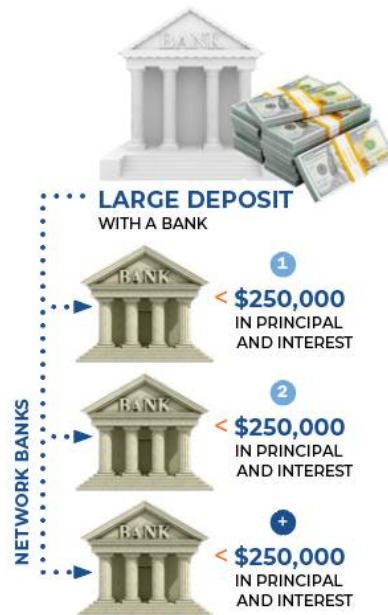
IntraFi Network Deposits

- carries the exclusive endorsement of the American Bankers Association, and is an ICBA Preferred Service Provider;
- can be used in nearly all states by government entities, which have placed billions of dollars through these services;
- receives high marks from banks of all sizes. In a survey of IntraFi's network of banks (conducted with help from a third-party provider), more than 80% of respondents agreed that IntraFi Network Deposits is key to their growth, and 100% of respondents were satisfied with their experience with IntraFi Network.

Use of the IntraFi Network Deposits services is subject to the terms, conditions, and disclosures set forth in the applicable program agreements, including the applicable Participating Institution Agreement and Deposit Placement Agreement. Limits apply, and customer eligibility criteria may apply. If a depositor is subject to restrictions with respect to the placement of funds in depository institutions, it is the depositor's responsibility to determine whether the placement of its funds through IntraFi Network Deposits or a particular IntraFi Network Deposits transaction, satisfies those restrictions. Program withdrawals may be limited to six per month for MMDAs in the IntraFi Network Deposits DDA-MMDA option. One Way, IntraFi Network, Network Deposits, IntraFi Funding, the IntraFi hexagon, and Relationships. Funding. Profitability. are service marks, and IntraFi, ICS and CDARS are registered service marks, of IntraFi Network LLC.

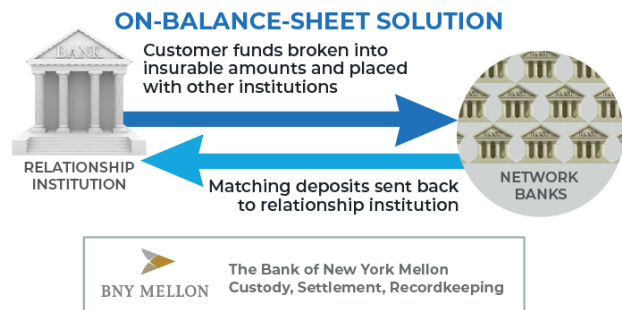
How does IntraFi Network Deposits work?

Institutions that offer IntraFi Network Deposits solutions are members of IntraFi's network of banks. When your bank places a customer's deposit using IntraFi Network Deposits, that large deposit is divided into amounts under the standard FDIC insurance maximum of \$250,000 and is placed in deposit accounts at other banks that participate in the network.¹ As a result, the customer can access FDIC insurance coverage from many institutions while working directly with just your bank, a bank it already knows and trusts. Your bank sets the rate your customer receives. The customer communicates only with your bank and receives just one regular statement from your bank.



How can IntraFi Network Deposits help with balance sheet management?

Your bank can use IntraFi Network Deposits to **receive reciprocal deposits** (on-balance-sheet funding) because your bank places its customer's funds and receives matching deposits. Most reciprocal deposits are considered core deposits, not brokered. Reciprocal deposits can be less expensive than other deposits, including brokered deposits, collateralized deposits, and listing-service deposits.



Alternatively, when using IntraFi Network Deposits on a One WaySM basis, your bank can **sell its excess deposits for fee income**. Your bank maintains ownership of the customer relationship, selling only the underlying funding. One Way can help your bank to add large-dollar relationships without increasing concentration risk and to maintain a consistent presence in the market without causing balance sheet management issues.



[1] Deposits placed using the IntraFi Network Deposits DDA-MMDA option are placed in DDA accounts or MMDA accounts, and deposits placed using the CD option are placed in CDs.



ICS[®] and CDARS[®] deposit products are now IntraFi[®] Network DepositsSM.
ICS[®] One-Way Buy[®], CDARS[®] One-Way Buy[®], Insured Overnight Funding[®], and IND[®] are now IntraFi[®] FundingSM.

A wide range of smart funding options to enhance bank profitability.

IntraFi NetworkSM is a reliable, convenient one-stop shop for funding solutions, whether your bank seeks core or brokered deposits, fixed- or floating-rate pricing, overnight or term options, or millions or billions of dollars. IntraFi's solutions can help banks of any size meet planned or unexpected needs, regardless of their liquidity position.

Most reciprocal deposit funding is core.

With IntraFi[®] Network DepositsSM reciprocal deposit offerings, your bank can offer depositors access to FDIC insurance well beyond the standard maximum of \$250,000 for funds placed into demand deposit accounts, money market deposit accounts, or CDs. Reciprocal deposits can be less expensive than other deposits, including brokered deposits, collateralized deposits, and listing service deposits.

Reciprocal deposit funding tends to be stable and cost-effective, builds franchise value, and is generally treated as nonbrokered deposits.¹ Additionally, it can be taken off balance sheet at maturity, if applicable, as liquidity needs change and brought back on balance sheet if needs change again. (Given the extraordinary liquidity in today's market, One-Way availability is currently limited. A member of our Treasury Desk team is available to discuss your bank's specific needs.)

Wholesale funding.

With IntraFi Funding, IntraFi offers tailored funding structures that enable banks of all sizes to purchase cost-effective wholesale funding—deposits, not borrowings—without the hassle of credit lines, collateralization, or stock purchases.

For more on IntraFi Funding's wholesale funding alternatives, turn to the next page.



The network effect.

IntraFi's network of banks—the largest of its kind—connects your institution with nearly 3,000 others. Our size works to your advantage. Our network—which includes more than half of all banks in the United States—brings scale, giving each participant access to tens of billions of dollars in funding.

[1] Reciprocal deposits held by a bank are not brokered deposits as long as the bank is well capitalized and has received an "outstanding" or "good" on its most recent examination, and the total amount of reciprocal deposits held does not exceed the lesser of \$5 billion or 20% of the bank's total liabilities.

The advantages are clear.

IntraFi Network has the scale to be a strategic partner for the funding and capital-management needs of the largest bank, or the smallest. A wide range of wholesale funding and retail options are available, and banks can utilize single or multiple offerings and switch between them, as desired, to enjoy advantages over traditional bank funding alternatives.

Traditional Wholesale Funding Alternative	Advantage of IntraFi Funding Offerings
FHLB Advances	<ul style="list-style-type: none">– Counts as deposits, not borrowings– Requires no collateralization or stock purchases– Options: fixed- or floating-rate funding for overnight, custom, or standard terms
Brokered CDs	<ul style="list-style-type: none">– Process is simple and quick (an at-will “auction”—request funds on Wednesdays, settle next business day)– Price equals the all-in cost– Scale of bank network tends to result in better market depth and breadth for terms less than 5 years– Options: fixed rate, fixed term
Correspondent Banks	<ul style="list-style-type: none">– Counts as a deposit– Does not require collateralization or establishment of a credit line– Is not subject to fees or the counterparty risk associated with lines of credit– Option: overnight
Subordinated Debt	<ul style="list-style-type: none">– Offered at much lower cost—pricing is not subject to bank rating and there are no advisor fees—and with faster settlement– Options: fixed- or floating-rate funding for overnight, custom, or standard terms
Fed Funds Purchased	<ul style="list-style-type: none">– Counts as a deposit– Incurs no counterparty risk– Settles late-day– Option: overnight

To learn more about these options, including current rates, contact one of our Treasury Desk professionals at (866) 776-6426, ext. 8553 or treasurydesk@intrafi.com. Or contact:

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