



Bank Safe, Bank Smart®

Deposits are sent to demand deposit accounts or money market deposit accounts at other ICS Network banks in amounts under the standard FDIC insurance maximum of \$250,000. (You still receive just one regular statement from us.)

Why Choose Insured Cash Sweep?

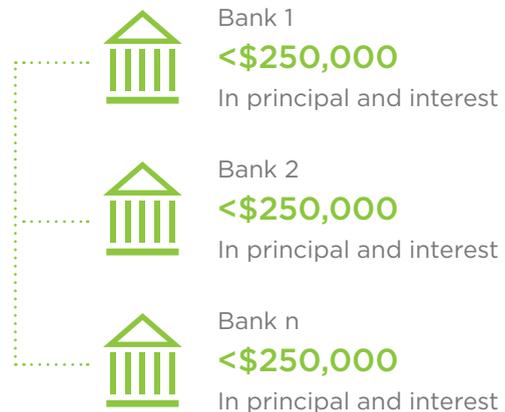
- Rest assured knowing your ICS funds are eligible for multi-million-dollar FDIC insurance that's backed by the full faith and credit of the U.S. government
- Enjoy the ease of working through a single bank relationship and receiving just one regular statement while making large deposits eligible for FDIC insurance
- Access your funds with unlimited program withdrawals (using the ICS demand option) or up to six program withdrawals per month (using the ICS savings option)
- Eliminate ongoing collateral tracking and the need to footnote uninsured deposits in financial statements if you are accustomed to these practices
- Support your community by keeping the full amount of your deposit local to support local lending¹

What Else Do You Need to Know?

You receive a regular monthly statement from us showing your ICS balances and other key information. And you can check your ICS balances and track other important information of interest to you online, 24/7. Your confidential information remains protected.

How Does ICS Work?

Our bank is a member of a special network, the ICS Network. When our bank places your funds using ICS, your deposit is sent from your transaction account at our bank into deposit accounts at other ICS Network banks in amounts below \$250,000, the standard FDIC insurance maximum. As a result, you can access FDIC insurance coverage from many institutions while working directly with just us.



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[1] When deposited funds are exchanged on a dollar-for-dollar basis with other banks in the ICS Network, we can use the full amount of a deposit placed through ICS for local lending, satisfying some depositors' local investment goals or mandates. With a depositor's consent, we may choose to receive fee income instead of deposits from other banks in the ICS Network. Under these circumstances, deposited funds would not be available for local lending.

Summit State Bank, Member FDIC. Placement of funds through the ICS service is subject to the terms, conditions, and disclosures in the service agreements, including the CDARS-ICS Participating Institution Agreement and applicable Deposit Placement Agreement ("DPA"). Limits apply, and customer eligibility criteria may apply. In the ICS savings option, program withdrawals are limited to six per month. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA"), a depositor's balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before ICS settlement for a deposit or after ICS settlement for a withdrawal) or be ineligible for FDIC insurance (if the relationship institution is not a bank). As stated in the DPA, the depositor is responsible for making any necessary arrangements to protect such balances consistent with applicable law. If the depositor is subject to restrictions on placement of its funds, the depositor is responsible for determining whether its use of ICS satisfies those restrictions. ICS, Insured Cash Sweep, and Bank Safe, Bank Smart are registered service marks of IntraFi Network, LLC.