



ICS<sup>®</sup>, the IntraFi Cash Service<sup>SM</sup>, is a smart, convenient way for bank customers to access multi-million-dollar FDIC protection on large deposits, earn a return, and enjoy flexibility.

With the ICS service, you can:

- **Rest assured.** Make even large deposits eligible for protection that's backed by the full faith and credit of the federal government.
- **Earn interest.** Put excess cash balances to work by placing funds into demand deposit accounts, money market deposit accounts, or both.
- **Save time.** Work directly with just our bank—a bank you know and trust. Forego opening accounts under different insurable capacities or managing multiple bank relationships. Receive just one monthly statement from us summarizing your account activity and balances. And, if you are accustomed to collateralization, reduce the need to track collateral on an ongoing basis.
- **Access funds.** Make unlimited withdrawals of funds placed into demand deposit accounts.

Bank Safe, Bank Smart<sup>®</sup>.

**Contact your local branch to learn more:**

**Steamboat Springs:**

Phone: 970-879-2993

**Craig:**

Phone: 970-824-3600

Deposit placement through CDARS or ICS is subject to the terms, conditions, and disclosures in applicable agreements. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one destination bank, a depositor's balances at the institution that places deposits may exceed the SMDIA (e.g., before settlement for deposits or after settlement for withdrawals) or be uninsured (if the placing institution is not an insured bank). The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through CDARS or ICS satisfies any restrictions on its deposits. A list identifying IntraFi network banks appears at <https://www.intrafi.com/network-banks>. The depositor may exclude banks from eligibility to receive its funds. IntraFi and ICS are registered service marks, and the IntraFi hexagon and IntraFi logo are service marks, of IntraFi Network LLC.



With the CDARS® service, you can access multi-million-dollar FDIC protection by working directly with just our bank.

- **Rest assured.** Know that deposits well into the millions are eligible for FDIC insurance protection.
- **Earn interest.** Put cash balances to work in CDs.
- **Keep it simple.** Avoid opening multiple accounts with multiple institutions to protect your funds. Forgo the need to use repo sweeps, track collateral on an ongoing basis, and manually consolidate statements and disbursements from multiple banks.
- **Manage liquidity.** Select from multiple terms to meet your liquidity needs.
- **Support your community.** Feel good knowing that the full amount of funds placed through CDARS can stay local to support lending opportunities that build a stronger community.

**Contact your local branch to learn more:**

**Steamboat Springs:**

Phone: 970-879-2993

**Craig:**

Phone: 970-824-3600

- 1 When deposited funds are exchanged on a dollar-for-dollar basis with other institutions that use CDARS, our bank can use the full amount of a deposit placed through 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 CDARS or ICS is subject to the terms, conditions, and disclosures in applicable agreements. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one destination bank, a depositor's balances at the institution that places deposits may exceed the SMDIA (e.g., before settlement for deposits or after settlement for withdrawals) or be uninsured (if the placing institution is not an insured bank). The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through CDARS or ICS satisfies any restrictions on its deposits. A list identifying IntraFi network banks appears at <https://www.intrafi.com/network-banks>. The depositor may exclude banks from eligibility to receive its funds. IntraFi and ICS are registered service marks, and the IntraFi hexagon and IntraFi logo are service marks, of IntraFi Network LLC.