

FIMPACT – Where Your Cash Makes a Difference

In over one-third of U.S. counties, community banks are the only banks physically present. No national branches. No Wall Street storefronts. Just local lenders powering main streets, family farms, small businesses, and first-time homebuyers.

These institutions are the backbone of their communities—but often operate without the large-scale deposits needed to meet local lending demand. Which is to say, they are the sole lifeline to growth in these communities.

FIMPACT solves this.

What is FIMPACT?

FIMPACT is an insured cash solution for treasury professionals that empowers underserved communities—without compromising safety, liquidity, or yield. It's the market's true solution for CFOs and treasury professionals seeking to diversify their operating, core, or strategic cash—while aligning that capital with meaningful economic impact throughout the United States.



- Up to \$100 million in federal insurance per tax ID
- Competitive rate
- Next day liquidity
- No principal/credit risk (full faith and credit)
- Meaningful impact in all 50 states

If you manage cash on behalf of a corporation, endowment, foundation, university, or public or private enterprise—you have the power to make meaningful economic impact.

Your deposits aren’t just earning interest, they are building the future.

Why It Matters

Community banks hold just 15% of U.S. banking assets... but originate more than 60% of all small business loans.
That's real leverage, that's real impact.

Through FIMPACT, your institutional cash becomes a source of strength for:



Small business startups & expansions



Affordable housing



Agricultural lending

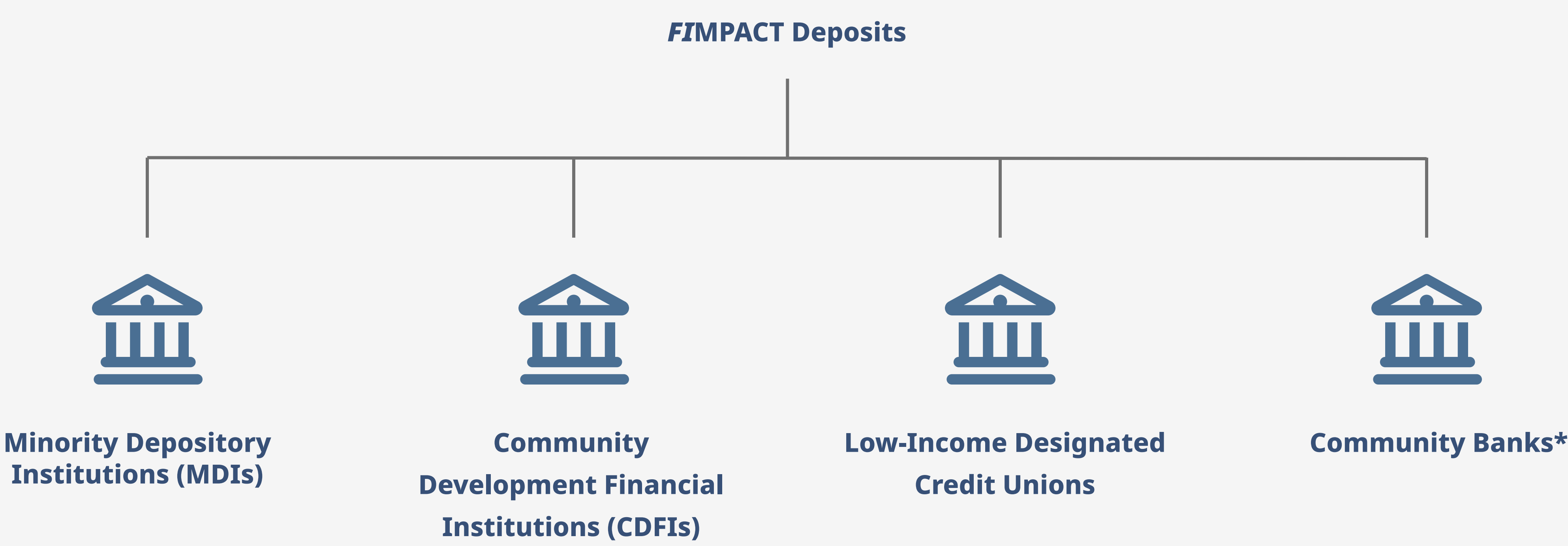


Minority entrepreneurship

This is not philanthropy. This is capital with conscience. FIMPACT is the conduit between cash and financial institutions serving America's underserved regions—without sacrificing return, safety, or liquidity.


The Network

FIMPACT deposits are allocated exclusively to federally insured depository institutions:




*Community Banks (<\$10B in assets, CRA-rated Outstanding or Satisfactory) that operate in underserved areas and have high concentrations of minority-owned businesses according to U.S. Census data.

FIMPACT Pillars




Diversity

We support institutions in areas rich in cultural, ethnic, and socioeconomic diversity.



Minority Entrepreneurship

We strengthen ecosystems where entrepreneurship is thriving—often led by minority founders.



Resource Scarcity

We prioritize institutions in places where access to capital is limited and traditional banking is sparse.

Altogether, FIMPACT is doing good to support:

- Low-income urban neighborhoods, rural communities, and regions with limited banking access or strained financial infrastructure
- First-time homebuyer markets and affordable housing initiatives
- Rural farming towns (farmers/suppliers) critical to the national food supply and local economies
- Culturally and ethnically diverse communities supporting women, Native American/Indigenous people, and other minority entrepreneurs
- Small businesses and family-owned enterprises across retail, agriculture, manufacturing, and multiple service sectors
- Community redevelopment efforts, educational programs, and essential social services

The Importance to CFOs & Treasurers

Today's financial leaders are expected to do more than manage capital.

- Diversification beyond the “Big Three” (money funds, primary banks, Treasuries)
- Alignment with organizational values and stakeholder expectations
- Principal protection with up to \$100 million in federal insurance
- Goodwill that complements charitable giving—by putting your short or long-term cash to work in communities across the country

Let’s be candid: If you could help thousands of communities without giving up a single dollar or compromising a single policy—why wouldn’t you?

Let's talk about how FIMPACT can fit into your cash strategy.

[View Fact Sheet](#)

Why We Do This

Because We Should.

FIMPACT exists because we’ve built something that is rare: a proven, institutional-grade cash vehicle powered by a network of nearly 1,100 federally insured depository institutions that operate in all 50 states. Since 2009, Fortune 500 companies and some of the world’s most recognized brands have relied on this network for safety, liquidity, and scale. What sets us apart is that so many of those institutions also meet criteria for impact—diversity, resource scarcity, and minority entrepreneurship.

We didn’t create this to feel good. We created it because the infrastructure was already there—and using it to do good was the obvious next step. No money fund, single bank, or Treasury security can do what FIMPACT does. And we’re proud of that.