IntraFi | ICS®



Safe, Simple Cash Management

Work directly with just our bank and enjoy the safety that comes with access to millions in aggregate FDIC insurance across IntraFi's network of banks. It Pays to Be Safe® with ICS.

Rest Assured. Rest assured knowing that your funds are eligible for millions in aggregate FDIC insurance protection across network banks— protection that's backed by the full faith and credit of the federal government. And ICS is not subject to floating net asset values, so you can feel secure knowing that market volatility will not negatively affect your principal.

Earn Interest. Put your funds to work. Interest rates may compare favorably to Treasuries and government money market mutual funds.

Enjoy Flexibility. Enjoy daily liquidity for funds placed through ICS into demand deposit accounts and money market deposit accounts.

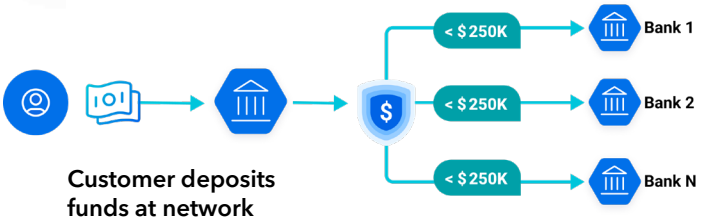
Time Savings and Transparent Reporting.
Forgo the need to manage multiple bank relationships. See account balances, interest,
and which banks hold your funds, 24/7, with an online dashboard. Also, receive regular statements with detailed reporting provided by our bank.

Contact us.

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How Does ICS Work?

Institutions, like ours, that offer ICS are members of the IntraFi network. When we place your funds through the ICS service, that deposit is divided into amounts under the standard FDIC insurance maximum of $250,000. The funds are then placed in demand deposit accounts or money market deposit accounts at multiple network banks. As a result, you can access coverage from many institutions while working directly with just one.



Customer deposits funds at network Relationship Bank

Deposits broken into <250K increments at network banks

You receive one regular statement from our bank for each service in which you participate, and, as always, your confidential information is protected.

OOSTBURG STATE BANK
Banking for Life

A list identifying IntraFi network banks can be found at www.IntraFi.com/network-banks. Certain conditions must be satisfied for "pass-through" FDIC deposit insurance coverage to apply. To meet these conditions, deposit accounts are titled, and deposit account records are maintained, in accordance with FDIC regulations for pass-through coverage.

Deposit placement through an IntraFi service is subject to the terms, conditions, and disclosures in applicable agreements. Deposits that are placed through an IntraFi service at FDIC-insured banks in IntraFi's network are eligible for FDIC deposit insurance coverage at the network banks. The depositor may exclude banks from eligibility to receive its funds. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one bank, a depositor's balances at the institution that places deposits may exceed the SMDIA before settlement for deposits or after settlement for withdrawals. The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through an IntraFi service satisfies any restrictions on its deposits. IntraFi, the IntraFi logo, ICS, and It Pays to Be Safe are registered trademarks of IntraFi LLC.