WHY ICS®?

Rest Assured

Make your entire deposit eligible for FDIC insurance that is backed by the full faith and credit of the federal government. No one has ever lost a penny of FDIC-insured deposits.

Earn Interest

Put excess cash balances to work by placing funds into demand deposit accounts or money market deposit accounts through ICS.

Save Time

Say goodbye to tracking collateral on an ongoing basis, managing multiple bank relationships, manually consolidating bank statements, and other time-consuming workarounds.

Enjoy Flexible Liquidity Options

With ICS, maintain access to your funds placed into demand deposit accounts or money market deposit accounts.

Transparent Reporting

See important account details online, 24/7. Receive one statement with detailed reporting provided by your bank. Your confidential information remains protected.

Community Investment

Feel good knowing that the full amount of funds placed through ICS and/or CDARS can support local lending opportunities that build a stronger community.[1]

IntraFi | ICS

[1] When deposited funds are exchanged on a dollar-for-dollar basis with other institutions that use ICS, our bank can use the full amount of a deposit placed through ICS 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 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 destination 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, IntraFi Cash Service, and ICS are registered trademarks of IntraFi LLC.

OOSTBURG STATE BANK

MEMBER FDIC

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PEACE OF MIND, FLEXIBILITY, AND RETURNS

ICS®, the IntraFi Cash Service®



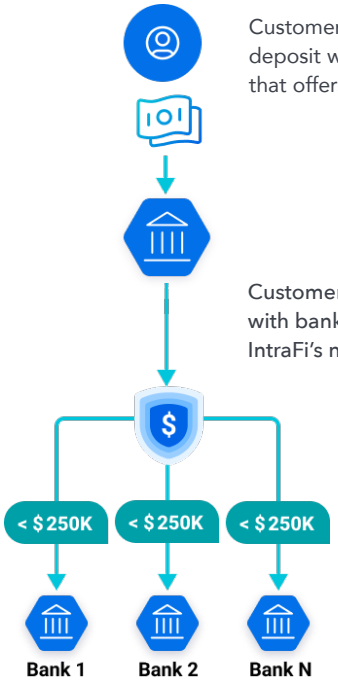
IntraFi | ICS

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THE POWER OF THE NETWORK

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

How It Works



A list identifying IntraFi network banks can be found at IntraFi.com/network-banks. Certain conditions must be satisfied for "pass-through" FDIC deposit insurance coverage to apply. To meet conditions for pass-through FDIC deposit insurance, deposit accounts at FDIC-insured banks in IntraFi's network that hold deposits placed using an IntraFi service are titled, and deposit account records are maintained, in accordace with FDIC regulations for pass-through coverage.

WHO CAN USE ICS?

- Businesses of all types
- Nonprofits
- Public fund managers
- Other large-dollar depositors

HOW CAN YOU TAKE ADVANTAGE OF ICS?

Call us today!

Let's talk about how ICS can work for you.



OOSTBURG STATE BANK

Banking for Life

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