

Product Description

Liquid Bank Deposit Account

Investment Objective

Seeks to provide a high level of current income while maintaining liquidity and providing safety

Strategy

Invests exclusively in highly rated deposit accounts as determined by the client

Credit and Risk Considerations

Money fund eligible banks

Product Highlights

- Competitive rate compared to money market mutual funds
- Same day liquidity with no transaction fees, or redemption gates²
- Unlimited transactions

Details

Interest	Accrued Daily/Paid Monthly
Custodian	U.S. Bank N.A.
Deposits & Withdrawals	Same Day
Deposits & Withdrawals Cut-off	Varies by bank ²
Minimum Investment	\$20,000,000

Learn More

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STONECASTLE.COM

Solving the Puzzle of Large Cash Balances

As short-term investment options remain limited, treasury professionals are challenged to find safe and liquid investment options for large cash balances. Changes in money fund regulation and Basel III liquidity ratios have made certain of these vehicles less attractive to investors seeking stability, limiting the ability to properly diversify operating cash balances.

To address the issue treasurers face in having fewer investment options for their operating cash, StoneCastle provides convenient access to highly-rated banks while offering safety, liquidity, and a competitive rate.



Why Consider ICA®

The Institutional Cash Account (ICA®) strives to meet the needs of institutional investors seeking a competitive rate with no term requirement on large, U.S. dollar-denominated deposits.

ICA® provides access to highly rated banks via a single, convenient account. StoneCastle places funds only with banks that meet your investment criteria.

Oversight & Control

- Ability to add, replace, or remove depository banks at your discretion, at any time
- Select only those banks that meet your investment policy parameters

Liquidity²

- No term commitments
- Any business day with same day settlement
- Held as overnight demand deposits
- No penalties or withdrawal fees

Performance

- Competitive rate as compared to:
- Money Market Mutual Funds
 - U.S. Treasuries
 - Commercial Paper
 - Certificates of Deposit
 - Time Deposits

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¹ Call for current rate. Current yield is indicative of ICA® and may change without notice due to changes in market or business conditions.

² Same day liquidity and cut off times vary by bank. Please read the ICA® Program Terms and Conditions for more complete information and the governing terms of the account (including liquidity, fees, terms, etc). This can be found at www.icaaccount.com.