FICA® | For IMPACT

FICA® is a liquid FDIC insured cash deposit account that primarily seeks to generate a measurable & beneficial social impact to hundreds of local communities while seeking to provide a high level of interest income for investors.

FICA® | For IMPACT

FICA® is the intentional intersection of safety in cash investing and serving the underserved by seamlessly deploying funding into local communities across America that otherwise would not have access to a diverse and stable source of deposits.

100% of deposits are allocated to IMPACT institutions

Full Faith & Credit

100% of deposits remain in the U.S. banking system and are insured up to $25 million per account/tax ID.

Community banks impact local communities by serving small businesses, rural communities and low-income markets.

FICA® IMPACT allocates cash deposits across 700+ FDIC-insured well-capitalized socially impactful banks. Depositors receive a superior rate, with the nice of creating jobs, building infrastructure, and expanding social programs.

How FICA® | For IMPACT Works

Individuals or Organizations

Deposits are allocated to IMPACT banks in increments of up to $250,000 per client tax ID.

StoneCastle Cash Management, LLC (“StoneCastle”)

Provides education and instructions to the FICA® for IMPACT custodian.

FICA® for IMPACT Custodian

Deposits are allocated solely to community banks with assets < $10B that serve the underbanked, Low & Middle Income (LMI), promote women & minority leaders, & local educational programs.

Aims to serve the underbanked, LMI, & promote women & minority leaders & local educational programs.

Full Faith & Credit of the U.S. Government

Depositors are insured in FICA® II’s deposits to banks in America (FDIC up to $250,000 per account/tax ID).

No counterparty or credit risk.

Program Highlights

Enables investors to have all of their asset classes working toward the impact mission.

Ready to Make an IMPACT?

Download our Fact Sheet

Want to Learn More?

Brokerage/RIAs:
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