

## Product Description

Liquid Bank Deposit Account

## Investment Objective

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

## Strategy

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

## Credit and Risk Considerations

Money fund eligible banks (A1/P1/F1)

## Product Highlights

- Competitive rate compared to all money market instruments/vehicles
- Same day liquidity with no transaction fees, or redemption gates<sup>2</sup>
- Unlimited transactions

## Details

**Interest** Accrued Daily/Paid Monthly

**Deposits & Withdrawals** Same Day

**Deposits & Withdrawals Cut-off** 2:00 PM ET<sup>2</sup>

**Minimum Initial Deposit** \$20,000,000


## Learn More

866-343-5516  
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STONECASTLE.COM

## Institutional Cash Account

The Institutional Cash Account (ICA®) is a self-directed deposit placement platform that allows treasury professionals to access highly-rated banks offering competitive rates through one convenient account.



**ICA®**  
Call for rate<sup>1</sup>

**Type:** Bank Deposit  
**Liquidity:** Same day<sup>2</sup>  
**Safety:** All deposits held in money fund eligible banks  
**Transactions:** Unlimited

## Why Consider ICA®

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

### Liquidity

- Same day
- No penalties or withdrawal fees

### Oversight & Control

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

### Performance

- Competitive rate as compared to all money market instruments

All information contained herein is for informational purposes and should not be construed as investment advice. It does not constitute an offer, solicitation or recommendation to purchase any security.

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

<sup>2</sup> 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](http://www.icaaccount.com).

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