FICA® | For IMPACT

FICA® | For IMPACT 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® | For IMPACT 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.

Uniquely addresses UN Sustainable Development Goals 1, 11, & 17

100% of IMPACT banks scored a Community Reinvestment Act (CRA) rating of 1 or 2

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. Banks redeploy cash into community reinvestment, with the goal of creating jobs, building infrastructure/schools, and expanding social programs.

How FICA® | For IMPACT Works

Individuals or Organizations

Deposits funds

Provides allocation instructions to the FICA® for IMPACT custodian

Deposits are allocated solely to community banks with assets < $10B

Unbanked, low & middle income individuals & 18+ years old who would benefit from access to a practical way to save money

Full Faith & Credit

Aims to serve the underbanked, low & middle income, to provide women & minority leaders, to promote local educational programs

No counterparty or credit risk

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

Prefer to work with one institution

Program Highlights

Ready to Make an IMPACT?

Download our Fact Sheet

Want to Learn More?

Brokerage/RIAs:

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Institutions/Treasury Professionals:
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