

## Benefits To Your Bank



Potential to earn fee income on excess deposits. You set the customer rate & keep the difference as fee income. Please call for rate.<sup>1</sup>



FICA deposits are not included on quarterly call reports, which can reduce FDIC assessment fees



No core integration necessary with no cost to your bank



Help attract & compete for high net worth, public fund<sup>3</sup>, business, non-profit, or HOA accounts



Help improve capital ratios & raise low-cost capital by shrinking the size of your balance sheet

## Helping Community Banks to Secure, Monetize, and Scale Depositor Cash

FICA® For Banks is a simple, yet powerful tool that allows banks to turn deposits into assets by easily monetizing customer deposits off the bank's balance sheet while retaining the customer relationship.

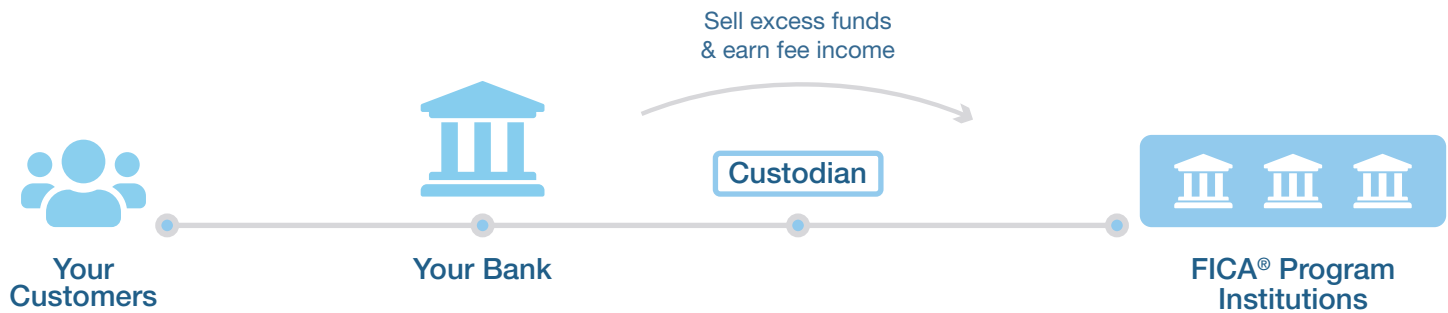
In times when too much cash is coming to the bank, you can provide your customers with up to \$100 million of FDIC insurance per tax ID<sup>1</sup> by sending these deposits into one or more FICA® network banks in increments of no more than \$250,000 per bank per tax ID. Your customers can benefit from high levels of FDIC insurance while your bank can avoid the capital charge and interest costs of holding these deposits "on balance sheet".

While your bank may have excess deposits, many of the 800+ banks in StoneCastle's network may have a need for and pay market interest rates for this funding.

## Benefits to Your Customers

- Up to \$100 million in FDIC insurance per tax ID<sup>2</sup> (with a blended rate<sup>1</sup>)
- Removes credit and duration risk from uninsured cash balances that may be held at your bank
- Consolidate uninsured held-away balances through one fully insured banking relationship
- Valuable for foundations, non-profits, HOAs, others that have strict investment policy rules for cash (must be FDIC insured or collateralized by US Treasuries)
- Fully liquid<sup>4</sup>

## How FICA® For Banks Works



### Other Potential Benefits

- Convert any amount of deposits into new revenues and keep deposit generating personnel active even when the bank doesn't need funding
- Compete with programs offering expanded FDIC insurance to retain and expand customer relationships
- Elevate your brand within and outside of your local footprint
- Your bank can be included as a FICA® network bank to diversify its funding sources and establish/supplement a proven, compliant, contingency funding plan
- Liquid-ability to bring deposits back onto balance sheet at any time and without cost

### Learn More

866-343-5516 | [banks@stonecastle.com](mailto:banks@stonecastle.com)

**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, and is not intended to provide, and should not be relied on for, tax, legal or accounting advice. Past performance does not guarantee future results.**

StoneCastle Cash Management, LLC (StoneCastle) is not a bank, nor does it offer bank deposits and its services are not guaranteed or insured by the FDIC, NCUA or any other governmental agency. StoneCastle is an investment adviser registered with the United States Securities and Exchange Commission (SEC). For more information regarding the firm, please see its Form ADV Part 1 and 2A on file with the SEC. Registration with the SEC does not imply a particular level of skill or training.

FICA® For Banks is not a member of the Federal Deposit Insurance Corporation (FDIC), but the banks where money is deposited are FDIC members. The maximum FDIC insurance per Tax ID at each institution is \$250,000. The FDIC is an independent agency of the U.S. government that protects the funds depositors place in FDIC insured institutions. FDIC deposit insurance is backed by the full faith and credit of the U.S. government. FICA® For Banks satisfies the FDIC's requirements for agency pass-through deposit insurance coverage.

1 Please contact your StoneCastle representative at 866-343-5516 for current rate tiers. Current yield and maximum FDIC insurance coverage is indicative for FICA® For Banks and may change without notice due to changes in market or business conditions. FICA® For Banks return is the net yield to clients based on APY for the period indicated as reported by StoneCastle.

2 If customers have additional non-FICA® For Banks cash at any depository institution that is in the FICA® For Banks network then they may not receive full FDIC insurance coverage on your deposits at those institutions.

3 Please confirm with state statutes for availability or call StoneCastle to check availability in your state.

4 Liquidity is on a next business day basis. Same day purchase credit and next day liquidity redemptions are subject to a 3:00PM ET cut-off. Please read the FICA® Program Terms and Conditions for more complete information and the governing terms of the account (including liquidity, terms, etc.). This can be found at [www.ficaaccount.com](http://www.ficaaccount.com).

FICA® is a registered trademark of StoneCastle.

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