

StoneCastle Cash Management, LLC. (StoneCastle) is registered with the U.S. Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES CAN YOU PROVIDE ME?

StoneCastle administers Deposit Programs (Programs) for the benefit of 1) banking institutions seeking deposit funding; and 2) depositors such as institutions and the retail clients of regulated intermediaries interested in the protection offered by extended FDIC insurance. Monthly statements and deposit confirmations are provided electronically to you.

StoneCastle's discretionary authority is limited to selection of the participating banks or credit unions (Depository Institutions) into which your funds are deposited through its Federally Insured Cash Account, FICA® (FICA®) product. FICA® is StoneCastle's proprietary extended FDIC deposit program. With FICA®, you have the ability to exclude Depository Institutions for any reason. StoneCastle also offers the Institutional Cash Account (ICA®) deposit program. With ICA®, you have full discretion to move your funds to and from participating banks for any reason. StoneCastle limits its services to cash deposit solutions. The minimum initial deposit into a FICA® or ICA® account is \$1,000,000 and \$20,000,000, respectively. There is no minimum initial deposit into a FICA® For Advisors account. For more detailed information about our services, refer to our [Form ADV 2A](#).

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

- *Given my financial situation, should I choose a cash management service? Why or why not?*
- *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

WHAT FEES WILL I PAY?

Description of Principal Fees and Costs: StoneCastle charges a fee based on assets under administration. The fees charged by StoneCastle are a percentage of the amount of gross interest earned on client deposits at each insured institution. The amount of the gross interest earned at each institution is determined at the discretion of the institutions based on prevailing economic and business conditions and, as such, varies between institutions. Each institution may also adjust the amount of gross interest it pays on deposits at any time. The interest rate earned by each client may vary within a particular program (e.g., FICA®, FICA® For Advisors) depending on the introducing party.

Description of Other Fees and Costs: Other fees charged to you that are related to your account are fees paid to the custodian, as well as certain other administrative fees and expenses for unusual transactions including, but not limited to, wire requests, copies of statements and special research services as stated in the account custody agreement. Such amounts may be deducted by the custodian from your account.

Additional Information: You will pay fees and costs whether you make or lose money on your deposits. Fees and costs will reduce any amount of money you make on your deposits over time. Please make sure you understand what fees and costs you are paying. The fees for services are described in further detail in Item 5 of our firm's [Form ADV Part 2A](#).

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

- *Help me understand how these fees and costs might affect my investments.*

WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS A FINANCIAL PROFESSIONAL? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

We have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates conflicts with your interests. You should understand and ask us about these conflicts. Here is an example to help you understand what this means. We receive fees for your participation in our cash management programs which could present a conflict. This creates an incentive for StoneCastle if you maintain a cash balance in your account. For more detailed information regarding conflicts of interest, please see our [Form ADV, Part 2A](#) brochure.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

- *How might your conflicts of interest affect me, and how will you address them?*

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

StoneCastle's financial professionals are paid a salary and non-cash compensation in the form of an employee benefits package. Our financial professionals can earn a bonus and/or additional compensation based upon deposits introduced to the Programs as well as retaining client relationships and developing new client relationships for the firm. A factor which affects how much our financial professionals are paid include the amount of client deposits they introduce. Our financial professionals do not receive any other type of payment from our firm.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. StoneCastle does not have any legal or disciplinary history to report. Please see [Investor.gov/CRS](#) for a free search tool to research StoneCastle and our financial professionals.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

- *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

ADDITIONAL INFORMATION

You may find additional information about our firm on the SEC's website at [adviserinfo.sec.gov](#). Our telephone number is 212-354-6500. Please call us for up-to-date information about our firm and to request a copy of our relationship summary.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

- *Who is my primary contact person?*
- *Is he or she a representative of an investment adviser or broker dealer?*
- *Who can I talk to if I have concerns about how this person is treating me?*