

> ICS[®] Insured Cash Sweep

Through ICS[®], the Insured Cash Sweep[®] service, depositors can access multi-million-dollar FDIC insurance on funds placed into demand deposit accounts (using the ICS demand option), money market deposit account (using the ICS savings option), or both.

Through ICS you can:

- **Enjoy peace of mind** - ICS funds are eligible for multi-million-dollar FDIC insurance that's backed by the full faith and credit of the United States government.
- **Earn interest** - Put excess cash balances to work in demand accounts, money market deposit accounts, or both.
- **Save time** - By providing access to FDIC insurance through a single bank relationship, ICS can help you avoid the hassles of managing multiple bank relationships.
- **Access funds** - Enjoy unlimited program withdrawals using the ICS demand option or up to six program withdrawals per month using the ICS savings option.

> How does ICS work?

Work directly with just us - an institution you already know and trust - to access coverage from many, receive just one regular statement, and know that your confidential information remains protected.

Step 1 - You have or set up a transaction account with our bank, sign the agreement and deposit funds.*

Step 2 - Deposits are sent to deposit accounts at other member institutions in amounts under the standard FDIC insurance maximum of \$250,000.

Barbara Foster

Vice President, Manager Premier

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* If you choose both the savings and demand options, you will need to have a separate transaction account for each. Placement of funds through the ICS service is subject to the terms, conditions, and disclosures in the service agreements, including the Deposit Placement Agreement ("DPA"). Limits and customer eligibility criteria apply. In the ICS savings option, program withdrawals are limited to six per month. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA"), a depositor's balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before ICS settlement for a deposit or after ICS settlement for a withdrawal) or be ineligible for FDIC insurance (if the relationship institution is not a bank). As stated in the DPA, the depositor is responsible for making any necessary arrangements to protect such balances consistent with applicable law. If the depositor is subject to restrictions on placement of its funds, the depositor is responsible for determining whether its use of ICS satisfies those restrictions. ICS and Insured Cash Sweep are registered service marks of Promontory Interfinancial Network, LLC.