

IntraFi® Network Depositssm
CDARS and ICS

Peace of mind

Access FDIC insurance on your
funds placed in deposit accounts.



**One Bank. One Rate.
One Statement.®**

FVCbank
One Bank. Unlimited Possibilities.

What is CDARS?

The Certificate of Deposit Account Registry Service® is the easiest, most convenient way to access FDIC insurance on large deposits.

One Bank

Everything is handled through FVCbank. Your large deposit is broken into smaller amounts and placed with other financial institutions that are members of the CDARS® Network. Then, those banks issue CDs in amounts under the standard FDIC insurance maximum, so that your investment is eligible for FDIC protection. By working directly with FVCbank, your deposit is eligible for full FDIC insurance protection.

One Rate

You earn one rate per maturity on your entire investment—so you can forget about multiple rate negotiations and the need to consolidate multiple disbursement checks.

One Statement

You receive one regular account statement listing all of your CDs along with their issuing banks, maturity dates, interest earned, and other details. With CDARS, there's no need to manually consolidate statements or track changing collateral values on an ongoing basis.

Approximate Average Holdings Per Customer Type

Public Entities	\$4,200,000
Banks and Credit Unions	\$3,800,000
Partnerships	\$3,300,000
Corporations	\$2,400,000
Estates and Trusts	\$2,000,000
Associations and Clubs	\$1,700,000
Individuals	\$1,300,000
Nonprofits	\$1,200,000
Average holdings across all customer types*	\$2,000,000

*as of 6/30/18

How can CDARS help you?

Any organization or individual who wants to combine the convenience of working directly with a single bank with the security of FDIC insurance can benefit from using CDARS.

Businesses, nonprofits, government entities, advisors (trustees, trust officers, lawyers, accountants, financial advisors/planners, and other fiduciaries), and individual investors can:

- Earn CD-level returns, which may compare favorably with those of Treasuries and other high-quality investments.
- Satisfy requirements for insured deposits.
- Enjoy the time-saving conveniences associated with one relationship, one interest rate per maturity, and one regular statement.
- Eliminate the need to track changing collateral values on an ongoing basis.
- Avoid having uninsured deposits to footnote in financial statements.
- Make the full amount of deposit available for lending in the local community.¹

How does CDARS work?

When you're ready to take advantage of CDARS, here's what happens:

- 1 You sign a DPA (Deposit Placement Agreement) and a custodial agreement.
- 2 With the demand and savings products, you identify an existing transaction account (or set up a new one) to be used with each option chosen. With the CD product, you simply deposit money with your bank.
- 3 Funds are placed into deposit accounts or CDs at other network institutions in accordance with the applicable DPA.¹
- 4 Enjoy transparent, detailed reporting. With the demand and savings products, you can check balances and see where funds are at all times using easily accessible online tools. With the CD option, you receive confirmation of your CDs from your bank.
- 5 Receive one periodic statement from your bank (per account type) detailing activity.

What is ICS?

Looking for the security of investing in cash deposits, but with the additional safety of access to multi-million-dollar FDIC insurance coverage? If so, then Insured Cash Sweep (ICS®) may be the right investment for your portfolio.

ICS is an easy, safe, and convenient way of access to multi-million-dollar FDIC insurance coverage. FVCbank is a member of the IntraFi Network a nationwide group of financial institutions that, together, provide insurance through the full faith and coverage of the federal government.

Following a request submitted by the depositor, funds are sent to money market deposit accounts when using the ICS savings option and to demand deposit accounts when using the ICS demand option.

Everything is handled through FVCbank. With ICS, large dollar amounts are divided and placed in deposit accounts at various network member banks. This diversification means your exposure to any one bank, including interest paid at maturity, does not exceed the FDIC coverage limit. To access coverage, you also have wide latitude to exclude banks at which your money is already on deposit. Regardless of how many institutions you are invested with, you'll only deal with FVCbank, and we will send you only one statement.

By working directly with FVCbank, you can access multi-million-dollar FDIC coverage from other depository institutions in the ICS network. ICS can help you achieve your investment goals while protecting your principal.

How can ICS help you?

If you are looking for an overnight investment that offers access to daily liquidity, ICS may be your best option.

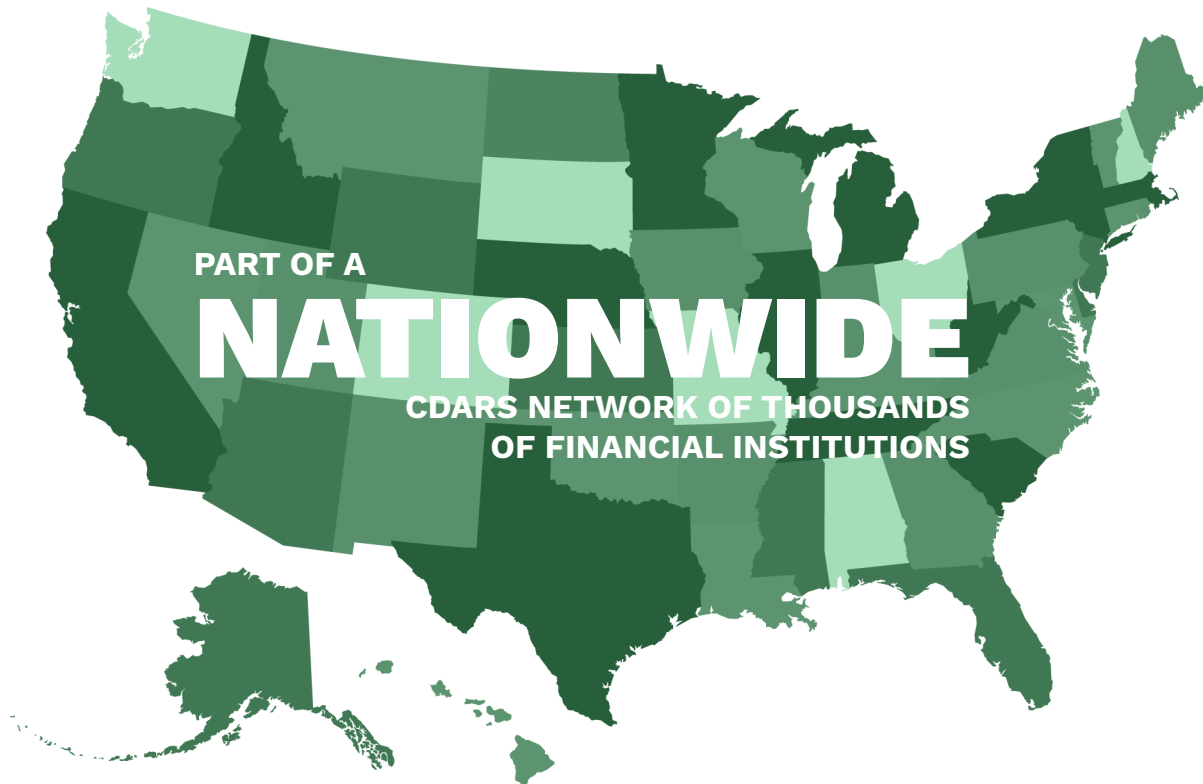
Enjoy Peace of Mind – ICS funds are eligible for multi-million-dollar FDIC insurance that's backed by the full faith and credit of the United States Government.

Earn Interest – Put excess cash balances to work in savings accounts (money market deposit accounts).

Save Time – By providing access to FDIC insurance through a single bank relationship, ICS can help your public unit comply with investment policy mandates.

Access Funds – Enjoy daily liquidity in your transaction account at our bank; replenish the transaction account by withdrawing ICS funds up to six times per month.

Support Your Community – Feel good knowing that the full amount of your funds placed through ICS can stay local to support lending opportunities that build a stronger community.



Solutions for a wide range of customers

Businesses

- Corporations (public and private)
- Mid-size companies (public and private)
- Small businesses (partnerships, sole proprietorships, entrepreneurial ventures)
- Franchises

Public Funds

- Government agencies
- Municipalities (towns, cities, counties)
- Police departments
- Fire districts
- Public colleges and universities
- Public hospitals
- School districts
- State funds
- Utility districts (power, water, sewer, etc.)

Nonprofits

- Charities
- Religious institutions
- Colleges and universities
- Community foundations
- Endowment funds
- Foundations
- Homeowners'/Condo associations
- Hospitals

Others

Other large-dollar depositors, which may include:

- Banks and credit unions (for CRA credit or as earning assets)
- Escrow/Title companies
- Estate planners
- Private investors
- Trusts/Trustees
- 1031 exchanges

CDARS®

Peace of mind associated with access to FDIC insurance
for deposits over \$250,000

Ease of managing everything directly through a single
financial institution

Convenience of eliminating ongoing collateral-tracking
requirements, having uninsured deposits to footnote in
financial statements, and needing to maintain
relationships at different institutions

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One Statement.®**

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[FVCbank.com](https://www.fvcbank.com)

Member
FDIC

¹When deposited funds are exchanged on a dollar-for-dollar basis with other banks in the CDARS Network, we can use the full amount of a deposit placed through CDARS for local lending, satisfying some depositors' local investment goals or mandates. Alternatively, with a depositor's consent, our bank may choose to receive fee income instead of deposits from other banks. Under these circumstances, deposited funds would not be available for local lending.

Placement of funds through the CDARS service is subject to the terms, conditions, and disclosures in the service agreements, including the Deposit Placement Agreement ("DPA"). Limits apply. 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 CDARS settlement for a deposit or after CDARS 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 CDARS satisfies those restrictions. CDARS, Certificate of Deposit Account Registry Service and One Bank. One Rate. One Statement are a registered service mark of IntraFi Network, formerly Promontory Interfinancial Network, LLC.