

EXPANDED FDIC-INSURANCE FOR LARGE BALANCES



LOOKING FOR A SAFE AND SECURE PLACE TO DEPOSIT YOUR FUNDS?

Planters Bank is proud to offer the **FICA® | For Banks**. With **FICA® | For Banks**, large deposits are fully insured by the FDIC, giving you the confidence and security you need with the convenience and service of your bank.

WHY YOU SHOULD CONSIDER FICA® | FOR BANKS?

Previously, getting the safety of the FDIC insurance on your large balance account was a complex and time-consuming process that consisted of opening multiple accounts, with multiple banks.

FICA® | For Banks is a liquid, FDIC-insured deposit account for large cash balances. As a **FICA® | For Banks** account holder, your funds will be placed into a network of well-capitalized, FDIC-insured financial institutions in increments of less than \$250,000 so that both the principal and interest receive complete FDIC-protection.

As an account holder, you'll also enjoy the convenience of a single account at your bank and have peace of mind knowing your large deposits are *safe* and *earning a competitive rate* with *less time* spent by you.

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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.

1. The FICA® | For Banks is not a member of the Federal Deposit Insurance Corporation (FDIC), but the banks where your 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.

2. Liquidity is available on a next business day basis and limited to 6 transactions per statement cycle. Same day purchase

credit and next day liquidity redemptions are subject to a 2:30 PM EST cut-off. Please read the FICA® | For Banks Program Terms and Conditions for more complete information and the governing terms of the account (including liquidity, fees, terms, etc.). This can be found at www.stonecastle.com/legal.

ACCOUNT BENEFITS

- Millions of FDIC protection¹
- Competitive yield
- Convenience of working with your bank
- Easy access to your funds, next day liquidity (6 transactions per statement cycle)²
- Interest accrued daily, posted monthly
- No set up or maintenance fees
- No need for collateralization or surety bonds (for public funds)
- Single, consolidated statement

HOW IT WORKS

