



Getting Started Using IntraFi Cash ServiceSM

Congratulations! You've made the smart decision to combine safety, access to funds, and yields through IntraFi Cash Service, or ICS[®]. Rest easy knowing your funds are eligible for multi-million-dollar FDIC insurance. Enjoy the convenience of working directly with our bank, a bank you know and trust. Also, when your deposit is placed using ICS, it can be used to support your community, helping to fund loans for businesses and families.¹

It's easy to get started.

Three simple steps.

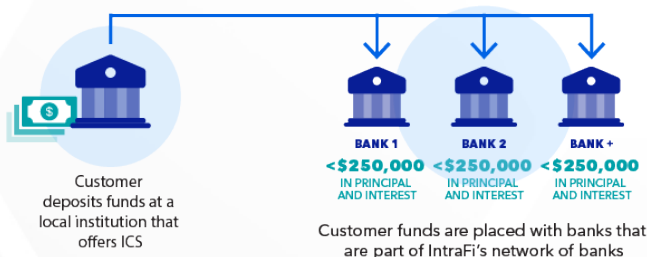
- 1 Designate an account.** Identify a checking account or other transaction account to use with ICS. You may select an existing account or open a new one.
- 2 Complete the paperwork.** Sign the applicable Deposit Placement Agreement and a custodial agreement.
- 3 Make your deposit.** When placing funds through ICS, you work directly with just our bank. We do all the legwork. At your direction or based on triggering events outlined in the applicable Deposit Placement Agreement, funds will be sent from your transaction account at our bank to deposit accounts at other FDIC-insured institutions in increments below the FDIC insurance maximum of \$250,000. This way both principal and interest are eligible for FDIC insurance.

What else do you need to know?

- Your money is always placed at regulated, FDIC-insured institutions.
- You'll access FDIC insurance from many banks while working with just one—ours, a bank you know and trust.
- ICS provides transparent reporting—consolidated statements that list all your accounts together with balances, interest earned, and other details.
- You can check your balances online and see where your funds are at all times.
- In addition to statements, you will receive year-end tax forms, such as 1099 forms.
- As always, your confidential information remains protected.

Contact us.

Heritage Bank NA
(800) 344-7048



[1] When deposited funds are exchanged on a dollar-for-dollar basis with other institutions that use ICS, our bank can use the full amount of a deposit placed through ICS 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 participating institutions. Under these circumstances, deposited funds would not be available for local lending.

Deposit placement through CDARS or ICS is subject to the terms, conditions, and disclosures in applicable agreements. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one destination bank, a depositor's balances at the institution that places deposits may exceed the SMDIA (e.g., before settlement for deposits or after settlement for withdrawals) or be uninsured (if the placing institution is not an insured bank). The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through CDARS or ICS satisfies any restrictions on its deposits. A list identifying IntraFi network banks appears at <https://www.intrafi.com/network-banks>. The depositor may exclude banks from eligibility to receive its funds. IntraFi and ICS are registered service marks, and the IntraFi hexagon and IntraFi logo are service marks, of IntraFi Network LLC.