

ICS[®] and CDARS^{®1}

Access multi-million-dollar FDIC Insurance at network banks

We understand you want to feel confident that your large deposits are secure and easily accessible.

ICS[®], the IntraFi Cash ServiceSM, and CDARS[®], the Certificate of Deposit Account Registry Service[®], are smart, convenient ways to safeguard your funds.



Safe – Rest assured knowing that your funds are eligible for multi-million-dollar FDIC insurance at network banks that's backed by the full faith and credit of the federal government.



Convenient – Work directly with CNB – a bank you know and trust – to access multi-million-dollar FDIC insurance at network banks and forego the need to use repo sweeps or to track collateral on an ongoing basis.

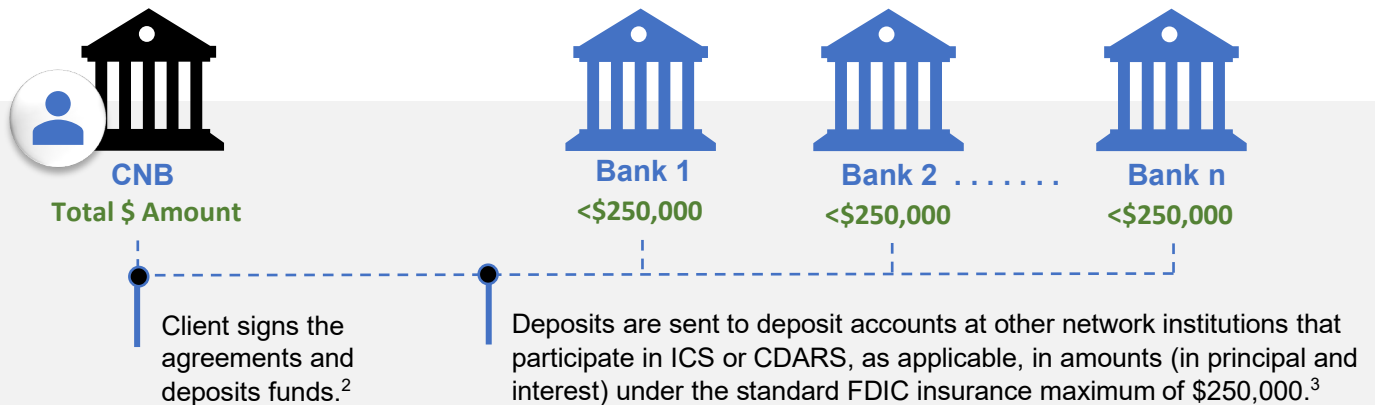


Interest-bearing – With ICS, CDARS, or both, you benefit from earning one interest rate per service or per term.



Streamlined - You'll receive just one monthly statement from us summarizing your account activity and balances.

How it Works



Learn about how ICS and/or CDARS can work for you.

Get started today. Ask your banker for details

 **City National Bank**
Bci FINANCIAL GROUP
citynational.com



Member FDIC

¹Deposit 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, ICS, CDARS, Certificate of Deposit Account Registry Service are registered service marks, and IntraFi Cash Service is a service mark, of IntraFi Network LLC.

²The depositor must have or set up a transaction account for the use of ICS. If the depositor chooses both the ICS savings and ICS demand options, the depositor will need to have a separate transaction account for each.

³ICS deposits are sent based on triggering events as set forth in the IntraFi Deposit Placement Agreement you enter into with our bank. Funds are placed in money market deposit accounts when using the ICS savings option, and in demand deposit accounts when using the ICS demand option. Funds are placed into CDs when using CDARS.

Banking products and services are offered by City National Bank of Florida, Member FDIC and Equal Housing Lender

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