

# Federally Insured Cash Account

Yield. Safety. Liquidity.

September 13, 2023

The Federally Insured Cash Account (FICA®) is an insured high-yield cash account offered through your financial advisor. From start to finish, you can enjoy an experience that delivers uncommon value and one that can bring forth the true potential of the money you have earned and saved.

Welcome to a better home for your cash.

**What you get** when opening a FICA Account through your advisor:

## Competitive Rate

# 5.00% APY

No Account Fees or Transaction Limits,  
\$100,000 Minimum Initial Deposit\*

- Higher than the national savings rate<sup>2</sup>
- What are you earning at the bank?
- Liquidity<sup>3</sup> | Why lock up cash in CDs?

## High Insurance Levels

# \$25 Million

In FDIC Insurance per Tax ID<sup>4</sup>

- 100x the FDIC insurance limit
- Do you have uninsured balances anywhere?
- Selling a business, home, or getting an inheritance? Protect it all while deciding what to do with it.

## Doing Good with Your Deposits

# 1 Account 900+ Banks

One account gets you access to 900+ banks in the U.S. where your deposits immediately go toward funding local communities, creating jobs, building homes and infrastructure, expanding social programs, and growing local tax bases.



## Get Started

- 1 Simply ask your advisor to send you a secure link to the FICA online application  
(you may request paper if you prefer)
- 2 Take less than 5 minutes to complete the application where you can link your FICA account to any number of bank, brokerage, or advisory accounts...and submit. **That's it!**
- 3 Receive a confirmation and put your money safely to work for you

## What to Expect

- Simple online access to account information 24/7 with unlimited transaction capability
- Receive only one Form 1099 to keep tax reporting simple
- You remain anonymous to the program custodian and all the banks in the network, so you won't be solicited
- Ability to select an impact option

## Questions?

Contact your financial advisor.

## About StoneCastle

StoneCastle Network, LLC ("StoneCastle") is the Program Administrator of the FICA Program. StoneCastle's affiliate, StoneCastle Cash Management, LLC, has more than a decade of cash experience with some of the world's most recognizable brands, including Fortune 500 companies, college and universities, endowments and foundations, family offices and public funds.

All information contained herein is for informational purposes and should not be construed as investment advice. It does not constitute an offer, solicitation or recommendation to purchase any security. Some information contained in this fact sheet has been obtained from sources believed to be reliable, but it cannot be guaranteed by StoneCastle or any of its affiliates.

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.

FICA satisfies the FDIC's requirements for agency pass-through deposit insurance coverage. Program banks in the FICA network are FDIC-insured "banks" and "savings associations" as those terms are defined in the Federal Deposit Insurance Act. The current FDIC Limit is \$250,000 per depositor per bank. The NCUA operates the National Credit Union Share Insurance Fund (NCUSIF) to protect accounts at federally insured credit unions up to \$250,000.

FICA is not a member of FDIC or NCUA, but the depository banks where your money is placed are FDIC and NCUA members. FDIC and NCUA are independent agencies of the U.S. government that protects the funds depositors place in FDIC and NCUA insured institutions. FDIC and NCUA deposit insurance is backed by the full faith and credit of the U.S. government. Funds may be submitted for deposit only after a depositor enters into a FICA agreement. The Agreement contains important information and conditions regarding the depositing of funds.

\* Minimum initial deposit subject to change. After initial deposit requirements have been met, deposit balances, as the result of withdrawals/transfers, may go below the required minimum initial deposit requirement.

1 APY is effective as of \_\_\_\_\_ and is earned on the first \$1 million. Ac-accounts with deposits between \$1 million and \$25 million will earn a blended rate. Please contact your financial advisor to determine blended rate. Current yield and maximum deposit insurance coverage is indicative for FICA and may be lower or higher than what is stated due to changes in market or business conditions. Please contact your financial advisor for the most current yield and maximum deposit insurance coverage as they may have changed since the date of this fact sheet. FICA yield is the APY (annual percentage yield) based on APR (annual percentage rate) for the period indicated as reported by StoneCastle. The Annual Percentage Yield (APY) paid by program banks is subject to change at any time at the program banks' discretion.

2 FDIC.gov, February 1, 2023. National rate is calculated based on the simple average of rates paid.

3 Liquidity is ordinarily available on a next business day basis. Same day purchase credit and next day liquidity redemptions are subject to a 3:00 PM ET cut-off. Please carefully read the current FICA 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 [stonecastle.advisor.cash](http://stonecastle.advisor.cash).

4 Balances held in client Custody Accounts may not receive FDIC and NCUA insurance. If you have any cash at any depository institution that is in the bank network then you may not receive full FDIC or NCUA insurance coverage on your deposits at those institutions.

FICA® is a registered trademark of StoneCastle Cash Management, LLC.