

## Stable, Flexible, Simple Deposit Funding For Community Banks

Developed in response to the expressed needs of community banks, the FICA Funding Network provides banks access to the \$3 trillion institutional cash market via high-quality stable deposits. Through our funding network, community banks easily acquire cost effective funding to meet their unique balance sheet needs.

### Why You Should Consider Our Funding Network

The FICA Funding Network strives to provide banks with an efficient, reliable and proactive way to manage their primary and contingency funding. Via a single standard business money market or savings account, our network provides funding representing hundreds of AML/BSA pre-screened depositors. Your bank determines the funding levels that best suit your specific asset and liability strategy.

### Outstanding Value to Community Banks

- A centralized way to raise funds and generate liquidity through a single account
- Stable and flexible deposit funding
- No expenses for marketing, check processing, customer service or branch support

### Reliable and Flexible

- Funds are primarily sourced from corporate cash managers and treasurers, institutional investors and state and local municipal reserves
- Access to deposits can be tailored to suit specific asset and liability needs
- No term commitments are required

### No Administrative Burden

- Easy to set up; no burdensome work, systems integration or special processes needed
- A single money market or savings account is opened in the name of our custodian bank
- Account is opened with your documents—no special forms or contracts
- All Bank Secrecy Act (BSA) and anti-money laundering (AML) requirements are completed by our custodian bank
- Dedicated relationship managers serve as your single point of contact

### FICA Funding Network At-A-Glance

Acquire stable deposits without term requirements

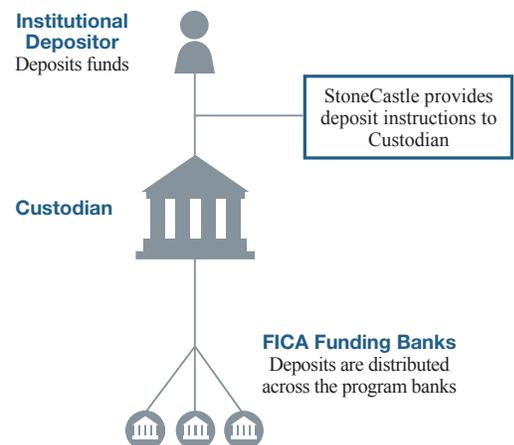
No start-up, maintenance or annual fees

No collateral requirements

No need for new processes or technology

Lower acquisition costs compared to promotions or advertising

### How FICA Works



## You Determine The Funding Levels and Rates

With the FICA Funding Network you get to choose the amount of deposits you would like to receive and set the rate that makes the most sense for your bank. If your criteria are acceptable then your bank will become one of more than 800 active funding banks in the StoneCastle network.

**Getting started is easy.**

**1** Speak with a StoneCastle banking professional to establish your funding account (no cost, no obligation)

Once established, you can determine the amount of funding you wish to receive, the rate that is acceptable to your bank, and the method you wish to receive your funding:

**2**

- Phone: 866-343-5516
- Email: [banksupport@stonecastle.com](mailto:banksupport@stonecastle.com)
- Online: StoneCastle Funding Portal (access provided when funding account is established)

**3** Easily direct funding/rate levels up or down whenever it is most convenient for you

## About StoneCastle

In 2003, Stone Castle Partners, LLC was founded to bridge the gap between institutional investors and the \$3 trillion community banking industry. For the past decade, StoneCastle Cash Management, LLC (a subsidiary of StoneCastle Partners) has been a leading administrator of insured cash solutions for many of the world's largest and widely recognizable institutions.

With over \$27 billion in assets\*, StoneCastle Cash Management, LLC offers liquidity and funding solutions that address the needs of community banks as well as the investment community.

StoneCastle is backed by the strength and stability of world class partners, CIBC and Charlesbank Capital Partners. StoneCastle Partners is headquartered in New York, NY.

*For more information, please visit [www.stonecastle.com](http://www.stonecastle.com).*

### Learn More

[banks@stonecastle.com](mailto:banks@stonecastle.com)

866-343-5516

[stonecastle.com](http://stonecastle.com)

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### Notes & Disclosures

\*Deposits quoted above are for StoneCastle Cash Management, LLC as of December 31, 2020. Deposits quoted include Bulk Insurance Deposit Services ("BIDS"), a program where StoneCastle acts as a consultant and introduces banks to third party administrators. Assets in BIDS are not included in the calculation of StoneCastle's regulatory assets under management noted in its Form ADV.

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Past performance does not guarantee future results. These views are as of the date indicated and are subject to change. For more information regarding StoneCastle Cash Management, LLC or StoneCastle Asset Management, LLC, please see its Form ADV on file with the SEC. Registration with the SEC does not imply a particular level of skill or training.

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