

— What is Impact?

A liquid FDIC insured cash deposit account that primarily seeks to generate a measurable & beneficial social impact to hundreds of local communities while seeking to provide a high level of interest income.

— Why Impact?

- Helps to seamlessly deploy funds into local communities across America that otherwise would not have access to a diverse and stable source of deposits
- Strives to promote financial inclusion in lower-middle income & underbanked populations and highlight community development through community bank small-business lending
- Uniquely addresses UN Sustainable Development Goals 1, 11, & 17

— Impact Features

Insurance	\$25M per tax ID \$50M for joint accounts ¹
Initial Deposit	No minimum
Fees	No account fees
Interest	Accrued daily/Paid monthly
Liquidity	Same day deposits/ Next day withdrawals (3:00PM ET cut off) ² ; No transaction limits
Credit Risk	No counterparty or credit risk
Bank Network	Approximately 600 nationwide
Tax Form	One 1099

FICA Impact (“Impact”) Bank Network

All financial institutions meet one or more of the following:

- Community bank as defined by the Federal Reserve (<\$10B in assets) and have a Community Reinvestment Act (CRA) rating of 1 or 2
- All low-income designated credit unions, minority depository institutions (MDIs), and community development financial institutions (CDFIs)
- Community banks and credit unions that operate in the nation’s counties that are: most diverse, resource scarce, and have the highest concentration of minority-owned businesses as per U.S. Census data*

Call For Rate³

The Impact Difference

Responsible Money



You want your capital to generate social good, not just returns. However, cash often sits outside your mission. FICA helps to enable all your capital to work towards your impact goals.

Social and mission-based investing starts with cash.

Local Impact



Community banks impact local communities by serving small businesses, rural communities and low-income markets.

Impact cash supports community growth and development.

Value Driven Yield



Impact allocates your cash across approximately 600 FDIC insured, socially impactful community banks. Banks redeploy cash into community reinvestment, helping to create jobs, build infrastructure/ schools, and expand social programs.

A competitive rate of return helps fund future impact investments.

Full Faith & Credit



100% of deposits remain in the U.S. community banking system, where they are put to work in communities, all while maintaining liquidity and providing maximum safety. Impact fully insures your deposits up to \$25mm per legal entity.

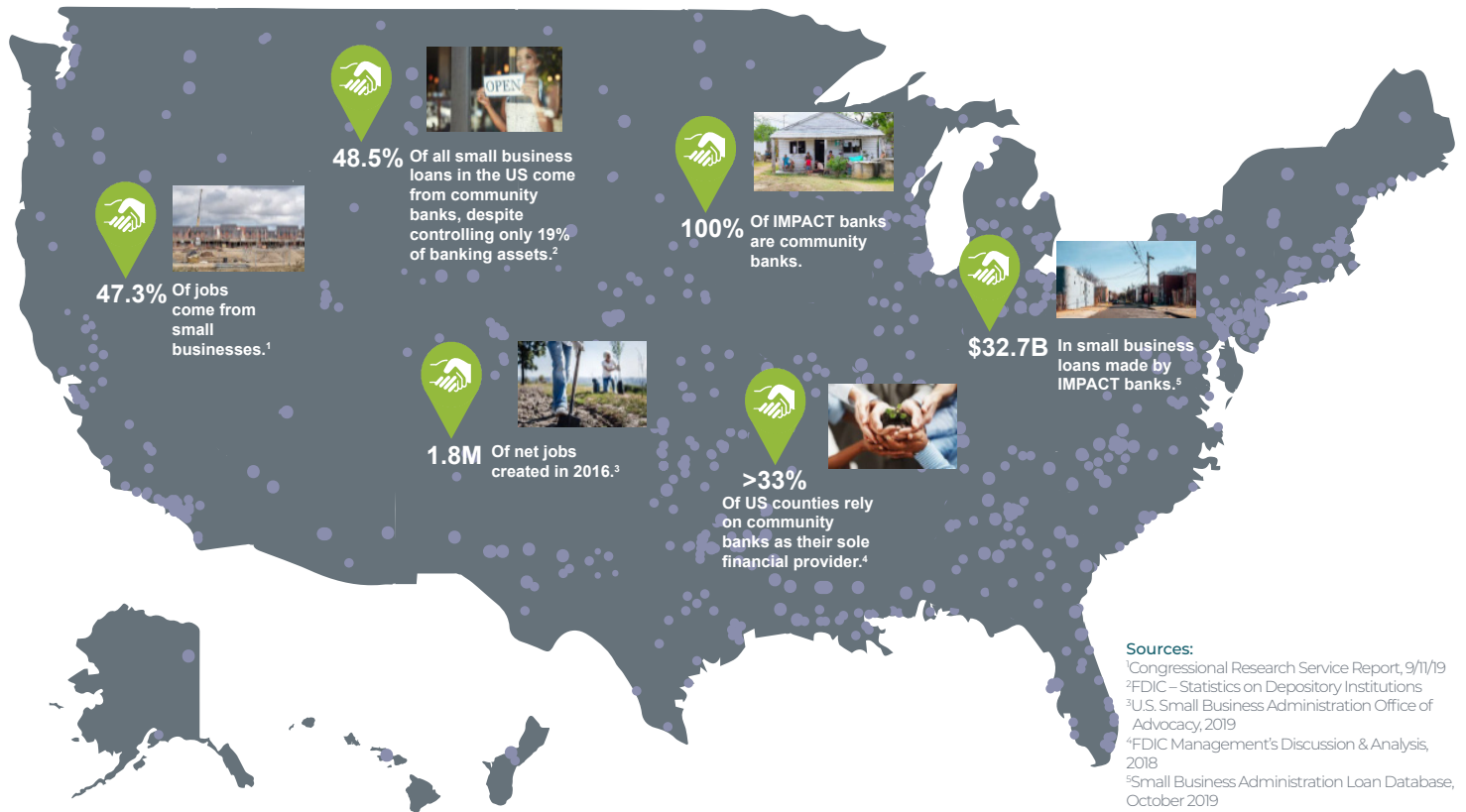
Safe and liquid solution for your cash.



FICA IMPACT

Make an impact with your cash.

Purpose driven. Liquid. Impactful.



Good for **impact.**
 the **economy.**
 your **mission.**

* Institutions with a CRA rating of 3 or 4 are excluded.

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FICA IMPACT ("FICA") satisfies the Federal Deposit Insurance Corporation's (FDIC) 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 FDIC Limit is \$250,000 per depositor per bank.

StoneCastle is not a bank, nor does it offer bank deposits and its services are not guaranteed or insured by the FDIC, or any other governmental agency.

1 FICA is not a member of the FDIC, but the depository banks where your money is placed are FDIC members. FDIC is an independent agency of the U.S. government that protects the funds depositors place in FDIC insured institutions. FDIC deposits insurance is backed by the full faith and credit of the U.S. government.

Balances held in your Custody Account may not receive FDIC insurance. If you have any cash at any depository institution that is in the FICA network then you may not receive full FDIC insurance coverage on your deposits at those institutions. Funds may be submitted for placement only after a depositor enters into a FICA IMPACT agreement. The agreement contains important information and conditions regarding the placement of funds.

2 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 www.ficaaccount.com.

3 Please call 866-343-5516 for the most current yield and maximum deposit insurance coverage. 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. FICA yield is based on APR (annual percentage rate) for the period indicated as reported by StoneCastle. The APR paid by program banks is subject to change at any time at the program banks' discretion.

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