



INSURED CASH SWEEP®

ACCESS MILLIONS IN FDIC INSURANCE THROUGH A SINGLE RELATIONSHIP

ENJOY PEACE OF MIND AND ADDED FLEXIBILITY

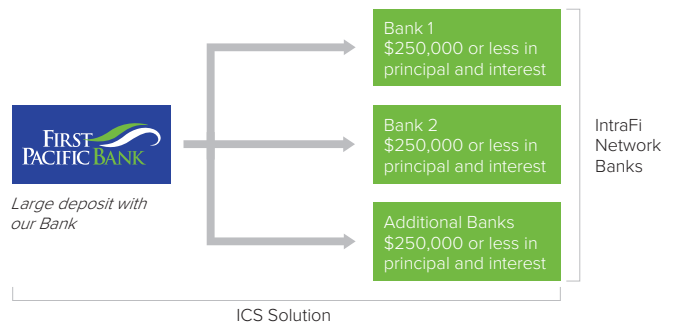
With Insured Cash Sweep (ICS®) you can put your large cash balances to work in a service that is eligible for expanded multi-million-dollar FDIC insurance coverage—all through a single point of contact with First Pacific Bank.

HOW IT WORKS

Through our participation in the IntraFi Network we are able to offer clients with large deposits expanded FDIC insurance. Deposits are automatically allocated to participating banks providing up to \$250,000 of FDIC insurance on each account. You'll receive a single monthly statement and enjoy online, 24/7 access to important account details—while keeping your confidential information protected.

BENEFITS

- Funds are eligible for multi-million-dollar FDIC insurance backed by the U.S. government.
- Enjoy same-day access to your funds while earning returns.
- Deposits stay local and support the community*



*When deposited funds are exchanged on a dollar-for-dollar basis with other institutions that use IntraFi Network Deposits, our bank can use the full amount of a deposit placed through IntraFi Network Deposits 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.

Placement of funds through IntraFi Network Deposits is subject to the terms, conditions, and disclosures in the program agreements, including the Deposit Placement Agreement ("DPA"). Limits apply and customer eligibility criteria may apply. Program withdrawals may be limited to six per month for funds placed in MMDAs. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA"), a depositor's balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before settlement for a deposit or after settlement for a withdrawal) or be ineligible for FDIC insurance (if the relationship institution is not a bank). As stated in the DPA, the depositor is responsible for making any necessary arrangements to protect such balances consistent with applicable law. If the depositor is subject to restrictions on placement of its funds, the depositor is responsible for determining whether its use of IntraFi Network Deposits satisfies those restrictions. IntraFi; the IntraFi logo; Bank Safe, Bank Smart; Insured Cash Sweep; and ICS are registered service marks, and Network Deposits is a service mark, of IntraFi Network LLC.