



WHY PUBLIC FUND ENTITIES SHOULD USE INTRAFI[®] NETWORK DEPOSITSSM

You have the responsibility to maximize tax dollars and your overall funding, and to stretch your entity's tight budget in order to accomplish the goals on your list. Finance Officers face additional challenges when subject to guidelines or statutes requiring the full amount of their deposits be kept in their own communities. We know it's not easy for city governments, fire fighters, police officers, schools and other organizations of this nature, to do that.

Here's how Banterra can help and why every public fund entity should consider IntraFi Network Deposits:



ENJOY PEACE OF MIND

Make funds eligible for protection beyond \$250,000 that is backed by the full faith and credit of the federal government. No one has ever lost a penny of an FDIC-Insured deposit.



EARN A RETURN

Earn interest on eligible demand deposit accounts, money market deposit accounts and/or CDs at rates to which you agree with us.



SAVE TIME

Work with a bank you know and trust - to access multi-million-dollar FDIC Insurance and forego the need to use repo sweeps or to track collateral on an ongoing basis.



ACCESS FUNDS

Make unlimited withdrawals from funds placed into demand deposit accounts or up to six program withdrawals per month from funds placed into money market deposit accounts, and enjoy daily liquidity from your transaction account at our bank. For CDs, select from multiple term options to meet your liquidity needs.



COMMUNITY INVESTMENT

Feel good knowing that the full amount of your funds placed through IntraFi Network Deposits can support local lending opportunities that build a stronger community.



866-BANTERRA (226-8377)

Banterra.bank MEMBER FDIC



Banterra[®]

QUICK FACTS

Regarding IntraFi® Network DepositsSM (IND)

- Did you know that all 50 states have laws that enable governmental entities to protect deposits through IND?
- Thousands of governmental entities across the United States utilize IND* to keep billions of dollars safe.
- Banterra provides depository services to over 100 municipalities in the region totaling almost \$120MM in public funds.
- IntraFi Network Deposits are endorsed by the American Bankers Association.
- IntraFi Network is the number one provider of FDIC-Insured deposit allocation services.
- More than 3,000 financial institutions use one or more IntraFi Network services, representing about half of the banks in the United States. Eligibility to participate in the IntraFi Network of banks is based on a financial institution's consistent strength and stability.
- Banterra utilizes IntraFi Network Deposits, formerly called Insured Cash Sweep® and CDARS. IntraFi Network provides these services for thousands of public entities across the country and billions of taxpayer dollars.
- Public fund accounts represent over 70% of Banterra accounts utilizing IntraFi Network services with almost \$70MM in protected deposits.

CUSTOMER TESTIMONIALS

"At Southeastern Illinois College, we strive to adhere to make smart investments with our public funds and our first priority is to maintain safety of principal. With Banterra's ICS product, it allows us to achieve both of these goals, while also giving us ease of access."

Lisa Hite

Executive Dean of Administrative Services
& CFO, Southeastern Illinois College

"Utilizing Banterra's Treasury Management products including ICS has been one of the best moves we have made at the City of West Frankfort. Not only can we count on FDIC Insurance and a good return on our investment, the efficiencies that it has provided to our staff have been a big savings to our bottom line. Banterra offers great convenience with this product and many others. We really appreciate their service."

Mayor Tom Jordan

Mayor, City of West Frankfort, Illinois

"One of the basic tenets of being good stewards of public taxpayer funds is seeing that they are insured at all times. Due to tax collection and reimbursement cycles, keeping funds insured used to require frequent calls to the bank and regular collateral pledge letters. Banterra's ICS Account did away with all of that work and made sure that all of our funds are always insured. In addition, the excellent service and higher returns were a big bonus."

Dennis Poshard

Supervisor, Carbondale Township

Contact Us At 618-273-7309, EXT. 38405 | EXT. 40005 (Indiana)

Or By Emailing TreasuryManagement@Banterra.com

*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. Network Deposits and the IntraFi hexagon are service marks, and IntraFi, the IntraFi Network logo, Insured Cash Sweep, ICS, and CDARS are registered service marks, of IntraFi Network LLC.