

Benefits To Your Bank



Potential to earn fee income on excess deposits. You set the customer rate & keep the difference as fee income. Please call for rate.¹



StoneCastle deposits are not included on quarterly call reports, which can reduce FDIC assessment fees



No core integration necessary with no cost to your bank



Help attract & compete for high net worth, public fund², business, non-profit, or HOA accounts



Help improve capital ratios & raise low-cost capital by shrinking the size of your balance sheet

Helping Community Banks to Secure, Monetize, and Scale Depositor Cash

StoneCastle makes it easy for banks to move excess deposits off balance sheet while retaining the customer relationship.

In times of excess liquidity, you can provide your customers with up to \$100 million of FDIC insurance per tax ID³ by sending these deposits into banks in StoneCastle's bank network. We will deposit no more than \$250,000 per bank per tax ID so that all of it is insured. Your customers can benefit from high levels of FDIC insurance while your bank can avoid capital charges and interest costs of holding these deposits "on balance sheet".

Even though your bank may have excess deposits, many of the 1,000+ banks in StoneCastle's network may have a need for and pay attractive rates for this funding.

Benefits to Your Customers

- Up to \$100 million in FDIC insurance per tax ID
- Removes credit and duration risk from uninsured cash balances that may be held at your bank
- Consolidate uninsured held-away balances through one fully insured banking relationship
- Valuable for foundations, non-profits, HOAs, others that have strict investment policy rules for cash (must be FDIC insured or collateralized by US Treasuries)
- Fully liquid⁴

Let your deposit team
keep the deposit origination on full speed.
Just push the deposits you don't need
to the network until you need them.

Other Potential Benefits

- Convert any amount of deposits into new revenues and keep deposit generating personnel active even when the bank doesn't need funding
- Compete with programs offering expanded FDIC insurance to retain and expand customer relationships
- Elevate your brand within and outside of your local footprint
- Your bank can be included as a StoneCastle network bank to diversify its funding sources and establish/supplement a proven, compliant, contingency funding plan
- Liquid—ability to bring deposits back onto balance sheet at any time and without cost

Learn More

866-343-5516 | banks@stonecastle.com

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, and is not intended to provide, and should not be relied on for, tax, legal or accounting advice. Past performance does not guarantee future results.

StoneCastle Cash Management, LLC (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. StoneCastle is an investment adviser registered with the United States Securities and Exchange Commission (SEC). For more information regarding the firm, please see its Form ADV on file with the SEC. Registration with the SEC does not imply a particular level of skill or training.

StoneCastle is not a member of the Federal Deposit Insurance Corporation (FDIC), but the banks where money is deposited are FDIC members. The maximum FDIC insurance per Tax ID at each institution is \$250,000. The FDIC is an independent agency of the U.S. government that protects the funds depositors place in FDIC insured institutions. FDIC deposit insurance is backed by the full faith and credit of the U.S. government. StoneCastle's program satisfies the FDIC's requirements for agency pass-through deposit insurance coverage.

1 Please call 866-343-5516 for the most current yield and maximum deposit insurance coverage.

2 Please confirm with state statutes for availability or call StoneCastle to check availability in your state.

3 If customers have additional cash at any depository institution that is in the StoneCastle network then they may not receive full FDIC insurance coverage on your deposits at those institutions.

4 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 Program Terms and Conditions for more complete information and the governing terms of the account (including liquidity, fees, terms, etc.).