

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

Developed in response to the expressed needs of community banks, StoneCastle’s insured deposit funding program gives community banks access to the trillions of dollars in institutional cash (Fortune 500 companies, public funds, endowments, foundations, family offices) and HNW individuals that they otherwise may not be able to source on their own. Your bank can use StoneCastle to easily acquire cost effective funding to meet your unique balance sheet needs.

### Why You Should Consider Our Funding Network

StoneCastle’s objective is to provide your bank with an efficient, reliable, and proactive way to manage your primary 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 specified 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

### StoneCastle’s Insured Deposit Funding Program 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

## You Determine The Funding Levels and Rates

With StoneCastle, you choose the amount of deposits you want to receive and you set the rate that makes the most sense for your bank. If your criteria are acceptable, your bank will become one of the 1,000+ 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)
- 2 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:  

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

Since 2009, StoneCastle has been providing superior savings account solutions for both depositors and banks. StoneCastle is used by thousands of depositors, including wealth managers, Fortune 500 corporations, endowments, municipalities and others. We have delivered \$170B of stable, reliable deposit funding to more than 1,000 federally insured depository institutions in the U.S.

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

### Learn More

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

866-343-5516

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