

# INSURED CASH SWEEP<sup>®</sup>

**A one stop solution for full FDIC insurance on deposit amounts larger than \$250,000.\***

## One Bank

Everything is handled through Pacific Western Bank. Your large deposit is broken into smaller amounts under \$250,000 and placed with other ICS Network banks, which means your entire investment is eligible for FDIC insurance. By working with just one bank – Pacific Western Bank – you can receive insurance from many.

## 24/7 Access

Your ICS balance is accessible on Online Banking and available for withdrawal or transfer per the Deposit Placement Agreement ("DPA"). In addition, you receive access to view the ICS Depositor Control Panel which outlines fund placement.

## One Statement

You receive a combined month-end statement listing the placement of your funds. With ICS, there's no need to manually consolidate statements, track changing collateral values, or use private surety bonds. It's that simple.

## How It Works

1. You complete our ICS agreements after identifying an existing Pacific Western Bank account to be used for the daily sweep.
2. You receive confirmation the sweep is set up and instructions on how to access the ICS Depositor Control Panel.
3. Funds are deposited into the ICS account and distributed to other ICS Network banks in amounts less than \$250,000.
4. You can check balances and see where your funds are at all times using the Depositor Control Panel.
5. You receive consolidated interest payments and combined monthly statements available in Online Banking.

*\*The FDIC insurance maximum per insured depositor per bank is \$250,000.*

*Placement of funds through the ICS service is subject to the terms, conditions, and disclosures in the service agreements, including the Deposit Placement Agreement ("DPA"). Limits and customer eligibility criteria apply. Unlimited program withdrawals are available with ICS only when using the ICS demand option.*



**PACWEST.COM**

Pacific Western Bank is an equal opportunity lender. This is not a commitment to lend.  
All offers of credit are subject to credit approval.

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Member  
**FDIC**