

Put IntraFi® Network DepositsSM to work for you.

When others count on you for safety, yield, flexibility, and transparency, you can count on IntraFi Network Deposits.



Peace of mind

With IntraFi Network Deposits, you can access millions in FDIC insurance—all through a single bank relationship with us, Bristol County Savings Bank, a bank you know and trust. Funds are placed into demand deposit accounts.

Protection against market loss and money market mutual fund restrictions

Funds placed using IntraFi Network Deposits are not subject to floating net asset values, liquidity fees, or money market mutual fund liquidity rates, so you can rest assured knowing that market volatility will not negatively affect account value.

Earn interest at a rate set by Bristol County Savings Bank Put cash balances to work in demand deposit accounts.

Liquidity

Enjoy access to funds to meet your cash flow needs.

Time-savings and ease

Save time by working directly with us, Bristol County Savings Bank, and say goodbye to managing multiple bank relationships, tracking collateral, or having uninsured deposits to footnote in financial statements.

Transparency

Stay confidently in control, with statements that show balances, transactions, interest, and other important details associated with your deposit accounts. Enjoy 24/7 online access to account information.

Support for the local economy

When you make a large deposit with us, you can feel good knowing that your funds can be used to fund lending in the community that may help small businesses to support job or inventory growth, nonprofits to further their missions, and individuals to finance higher education¹.

Get started today.



Member FDIC

- Stacie Long, VP/Government Banking Officer
774-226-1934
- John Duggan, VP/Government Banking Officer
774-226-1936
- GovernmentBanking@bcsbmail.com

[1] 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. 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. The IntraFi hexagon and Network Deposits are service marks, and IntraFi is a registered service marks, of IntraFi Network LLC. Rev. 4.2022

Safety. Return. Freedom.

Through IntraFi® Network DepositsSM, many government depositors can access multi-million-dollar FDIC insurance on funds placed into demand deposit accounts.



Through IntraFi Network Deposits, you can

- **Enjoy peace of mind.** Funds are eligible for multi-million-dollar FDIC insurance that's backed by the full faith and credit of the United States government.
- **Earn interest.** Put excess cash balances to work in demand deposit accounts.
- **Save time.** By providing access to millions in FDIC insurance through a single bank relationship, IntraFi Network Deposits can help your organization or municipality comply with investment policy mandates and avoid the hassles associated with ongoing collateral tracking.
- **Access funds.** Enjoy access to funds placed into demand deposit accounts (while enjoying full liquidity in your transaction account at our bank).
- **Support your community.** Feel good knowing that the full amount of your funds placed through IntraFi Network Deposits can stay local to support lending opportunities that build a stronger community.¹

Simply put, with IntraFi Network Deposits, you can have it all.

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How does IntraFi Network Deposits work?

Bristol County Savings Bank, like other institutions that offer IntraFi Network Deposits, are members of a network. When we place your deposit through IntraFi Network Deposits, that deposit is divided into amounts under the standard FDIC insurance maximum of \$250,000. The amounts are then placed into deposit accounts at multiple, FDIC-insured banks. As a result, you can access FDIC coverage from many institutions while working directly just with us.

Contact us today!



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[2] If you choose both the savings and demand options, you will need to use a separate transaction account for each.

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Getting Started Using IntraFi® Network DepositsSM

Congratulations! You've made the smart decision to combine safety, access to funds, and yields through IntraFi Network Deposits. Rest easy knowing your funds are eligible for multi-million-dollar FDIC insurance. Enjoy the convenience of working directly with our Bank, Bristol County Savings Bank, a bank you know and trust. Also, when your deposit is placed using IntraFi Network Deposits, it can be used to support your community, helping to fund loans for businesses and families¹. It's easy to get started.

Three simple steps.

- 1 Designate an account.** Identify a checking account or other transaction account to use with IntraFi Network Deposits. You may select an existing account or open a new one.
- 2 Complete the paperwork.** Sign the applicable Deposit Placement Agreement and a custodial agreement.
- 3 Make your deposit.** When placing funds through IntraFi Network Deposits, you work directly with just our bank. We do all the legwork. At your direction or based on triggering events outlined in the applicable Deposit Placement Agreement, funds will be sent from your transaction account at our bank to deposit accounts at other FDIC-insured institutions in increments below the FDIC insurance maximum of \$250,000. This way both principal and interest are eligible for FDIC insurance.

Get started today.

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What else do you need to know?

- Your money is always placed at regulated, FDIC-insured institutions.
- You'll access FDIC insurance from many banks while working directly with just one—ours, a bank you know and trust.
- IntraFi Network Deposits provides transparent reporting—consolidated statements that list all the accounts together with balances, interest earned, and other details.
- You can check your balances online and see where your funds are at all times.
- In addition to statements, you will receive year-end tax forms, such as 1099 forms.



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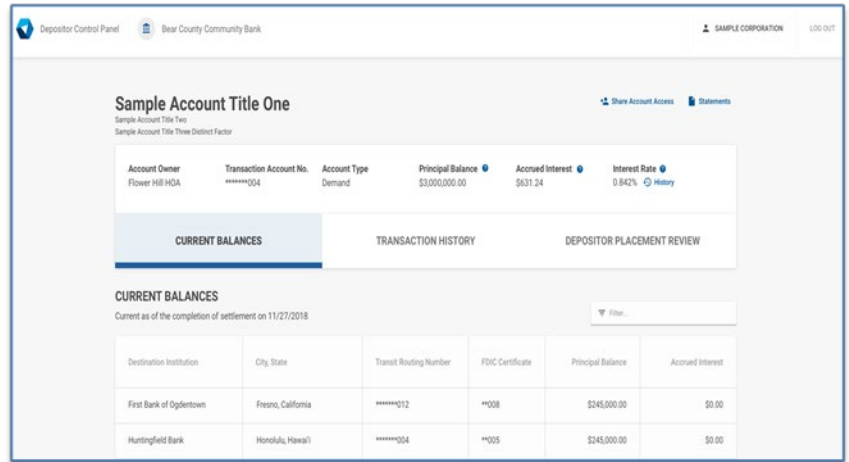
Placement of funds through IntraFi Network Deposits is subject to the terms, conditions, and disclosures in the program agreements, including the Deposit Placement Agreement ("DPA"). Limits apply, and customer eligibility criteria may apply. Unlimited withdrawals are available on funds placed into DDAs. 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, a 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. The IntraFi hexagon and Network Deposits are service marks, and IntraFi is a registered service marks, of IntraFi Network LLC.

Depositor Control Panel: Getting Started

The Depositor Control Panel (DCP) is a secure website specially created to help you manage your IntraFi® Network DepositsSM account(s).

Using the DCP, you can

- check your balances,
- view where your funds could be placed,
- review and manage daily proposed fund placements,
- and view your transaction history.



www.depositorcontrol.com

Current Balances

Check your balance at each Destination Institution, including principal and accrued interest.

Destination Institutions

View the list of institutions where your funds could be placed. This list does not contain institutions you have previously excluded.

Depositor Placement Review (DPR)

Review the proposed placements of your funds for that business day. You may review and reject any placements on the Proposed Placement List. DPR is available each business day from 3:00 to 3:15 PM ET.

As always, you can contact us with any questions.

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Transaction History

View the list of transactions for your account, including deposits, withdrawals, and capitalizations, over the last 45 days. Balance and interest rate history for the past 45 days are also available.



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