



U.S. CENTURY BANK

**Century Secure Plus**

**ICS® | CDARS® FAQ**

## How do I access my funds with ICS or CDARS?

Your balances are 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.

## Are there any limits on withdrawals?

You enjoy unlimited withdrawals from your ICS DDA accounts and up to six withdrawals per month from your ICS money market accounts.

## Are there any fees?

There is no fee for using the **Century Secure Plus** service to place funds through ICS and CDARS. U.S. Century Bank sets the rates you will receive.

## How do I reconcile my account monthly?

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.

## Who has custody of my account?

Funds placed through ICS and CDARS are deposited only in FDIC–insured institutions. U.S. Century Bank acts as custodian for your deposits.

## Is my account information safe?

Your confidential information remains protected; your relationship remains between U.S. Century Bank and you.

## What happens if an ICS/CDARS network member bank fails?

When a network member has failed, the bank's deposits placed using IntraFi's services in most cases have been transferred to a healthy institution—the FDIC's preferred method for handling bank failures. In cases where the FDIC has been unable to find a healthy institution willing to accept such a transfer, it has arranged for the payment of the insured principal and accrued interest to the depositors. This payment has usually occurred in a matter of days.

Please go to <http://www.fdic.gov/deposit/index.html> to learn more about FDIC insurance.