



How can Insured Cash Sweep help my business?

Prudent money managers never stop worrying about keeping their cash safe and liquid. This is where Insured Cash Sweep (ICS) can help. Through ICS, you can access multi-million-dollar FDIC protection on your deposits, earn interest, and enjoy flexibility at the same time.

With ICS, you can:

- *Rest assured.* Even large deposits can be eligible for protection that's backed by the full faith and credit of the federal government.
- *Earn interest.* Put excess cash balances to work by placing funds into money market deposit accounts using the ICS savings option.
- *Enjoy flexibility.* Enjoy full liquidity through unlimited program withdrawals using the ICS demand option, or access funds by making up to six program withdrawals per month using the ICS savings option.
- *Save time.* There's no need to worry about having to coordinate with multiple banks. You can work directly with Business Bank of Texas, and we'll handle the rest.

How does ICS work?

Our membership in the Promontory Interfinancial Network of banks allows us to provide this service seamlessly to any customer. Not only is the money kept safe, but it is available for transactions just as readily as any other bank deposit.

Account holders will receive just one consolidated monthly statement from us, and can check balances and other important information online at any time.

Our customers never have to feel that they need a big bank to handle their large deposits. With Insured Cash Sweep Accounts, they can continue to receive our responsive service with no worries.