

Legal Disclaimers

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StoneCastle is the program administrator for FICA, which is designed to satisfy the requirements of the Federal Deposit Insurance Corporation (“FDIC”) and the National Credit Union Administration (“NCUA”) for pass-through deposit insurance coverage. Subject to certain regulatory requirements, pass-through deposit insurance is available for funds deposited with FICA participating banks, savings institutions, or credit unions insured by the FDIC or the National Credit Union Share Insurance Fund (“NCUSIF”) for up to the standard maximum deposit insurance amount (referred to as “SMDIA”), which is currently \$250,000 per eligible depositor, per institution, for each ownership capacity or category. If you have funds placed in a separate depository account at a bank, savings institution, or credit union that also participates in FICA, such funds may be subject to certain regulatory aggregation rules. Please visit <https://banks.stonecastle.com/list> for a list of all insured depository institutions that are part of the deposit network of StoneCastle.

StoneCastle is not a bank, savings institution, or credit union and FICA is not, itself, an FDIC-insured or NCUSIF-insured product. FDIC and NCUSIF insurance coverage does not protect a depositor against the failure of StoneCastle or its affiliates and subsidiaries. The FDIC and NCUA are independent agencies of the U.S. government that protect the funds depositors place in FDIC- and NCUSIF-insured depository institutions. FDIC and NCUSIF deposit insurance is backed by the full faith and credit of the U.S. government.

Funds may be submitted for deposit with FICA only after a depositor enters into a written FICA program agreement with StoneCastle. The FICA program agreement contains important information and Terms and Conditions (the agreement including the Terms and Conditions is referred to herein as the “FICA Agreement”) regarding the depositing of funds and the program services provided by StoneCastle, which are solely provided to customers subject to the FICA Agreement. The FICA Agreement can be found by logging into your client portal or by contacting a StoneCastle representative. StoneCastle provides no representations or warranties, express or implied, except as expressly set forth in the FICA Agreement.

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Disclosures

FICA yield is the APY (annual percentage yield) based on APR (annual percentage rate) for the period indicated as reported by SCCM. Past performance does not guarantee future results. Current performance may be higher or lower than what is quoted due to changes in market or business conditions. Please contact SCCM for the most current yield and maximum deposit insurance coverage. Interest rate earned may vary within a particular program based on the size of the account balance and the introducing party.

Program banks in the FICA network are FDIC-insured "banks" and "savings associations" as those terms are defined in the Federal Deposit Insurance Act. The current FDIC Limit is \$250,000 per depositor per bank. The NCUA operates the National Credit Union Share Insurance Fund (NCUSIF) to protect accounts at federally insured credit unions up to \$250,000.

For FICA, liquidity is ordinarily available on a next business day basis. Same day purchase credit and next day liquidity redemptions are subject to a 3:00 PM EST cut-off. Please carefully read the current FICA Agreement for withdrawal and settlement details and the governing terms of the account (including liquidity, fees, terms, etc.).

For ICA, same day liquidity and cut off times may vary by bank. A deposit in an ICA member bank is not insured or guaranteed by the FDIC or any other government agency. Please carefully read the current ICA® Program Terms and Conditions for more complete information and the governing terms of the account (including liquidity, fees, terms, etc.). This can be found by logging into your client portal or by contacting a StoneCastle representative.

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