



*business*Bridge® *Premier*
IntraFi Cash Service (ICS)
User Guide

March 23, 2023

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Summary

IntraFi Cash Service (ICS) is a product, offered through IntraFi, that works in conjunction with a nightly sweep. Deposits are syndicated across a network of over 3,000 banks to ensure that no bank holds more than \$250,000 for the depositor. This service gives you the peace of mind that your entire deposit placed at East West Bank remains fully protected by the standard FDIC insurance.

Please note: Funds swept into ICS will not be viewable on the IntraFi portal, referred to as the IntraFi Depositor Control Panel, until 1:00PM Pacific Time the following business day. However, you may view the related available balance in *businessBridge*® Premier immediately after the ICS sweep occurs.

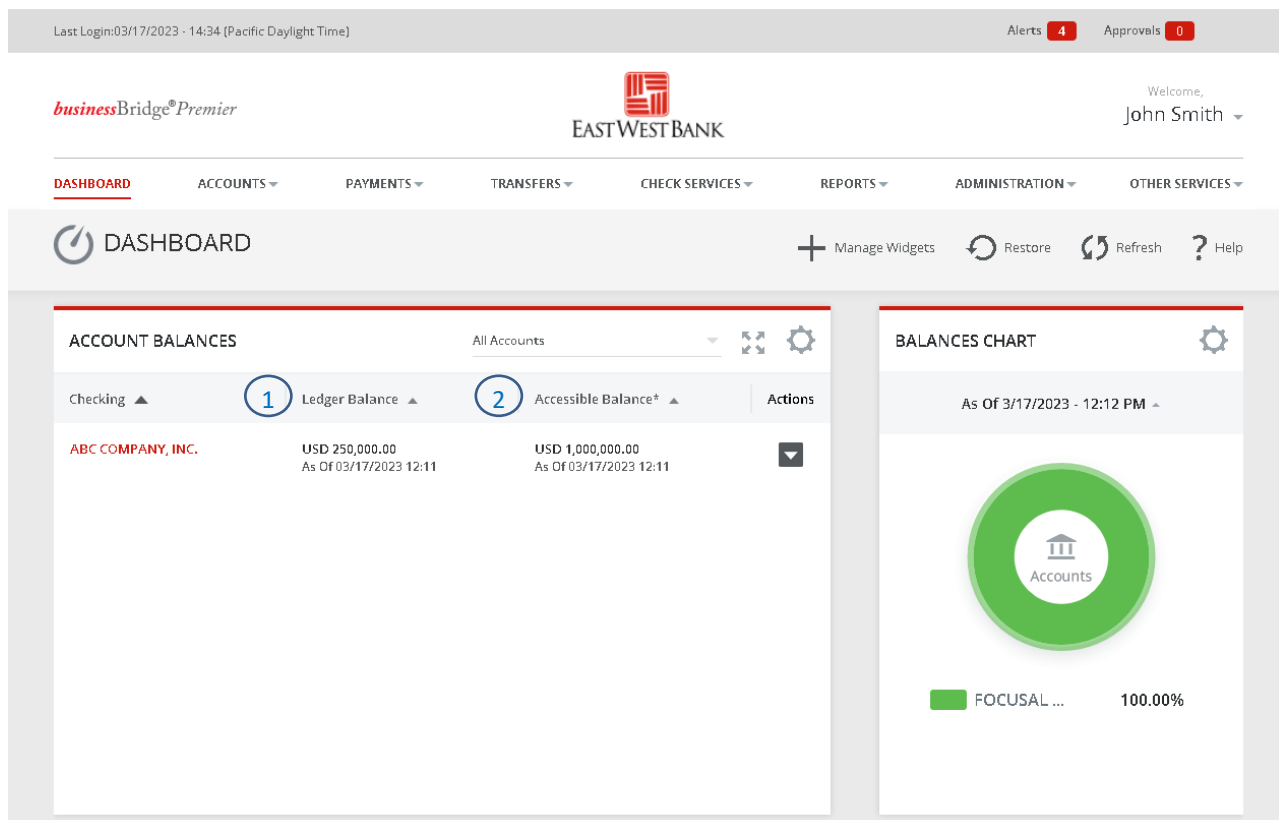
This user guide will help you to use *businessBridge*® Premier to view your ICS Balances, Transactions, and how to get started using IntraFi Depositor Control Panel.

Viewing your ICS Balance on *businessBridge*® Premier

After the ICS Sweep is set up and funded, the ICS deposit balance will show in the online banking system, *businessBridge*® Premier, on the Dashboard and Account Activity screens.

businessBridge® Premier DASHBOARD SCREEN

1. **Ledger Balance:** The target amount that will be maintained in the account. Any amount over the target ledger balance will sweep over to your ICS account. You will consult with your banker to determine your target balance.
2. **Accessible Balance:** The sum of your ledger balance, plus/minus any intra-day activity, and any additional balances in other related accounts, such as Loans/Lines of Credit, Zero Balance accounts (ZBA) and Sweep accounts including ICS.




businessBridge® Premier ACCOUNT ACTIVITY SCREEN

Last Login:03/17/2023 - 14:34 (Pacific Daylight Time)

Alerts **4** Approvals **0**

businessBridge®Premier

EASTWESTBANK

Welcome,
John Smith ▾

DASHBOARD

ACCOUNTS ▾

PAYMENTS ▾


TRANSFERS ▾

CHECK SERVICES ▾




REPORTS ▾

ADMINISTRATION ▾

OTHER SERVICES ▾

ACCOUNT ACTIVITY

Use this page to view your account activity, including pending and processed transactions.

 Export  Print  Help

BALANCE SUMMARY - AS OF 03/17/2023 12:42

Account

111011100 - ABC COMPANY, INC. ▾

Ledger Balance	1	USD 250,000.00	As Of 03/17/2023 12:42
Current Balance	2	USD 250,000.00	As Of 03/17/2023 12:42
Accessible Balance*	3	USD 1,750,000.00	As Of 03/17/2023 12:42
Related Available Balance	4	USD 1,500,000.00	As Of 03/17/2023 12:42
Net Activity Today		USD 0.00	As Of 03/17/2023 12:42

1. **Ledger Balance:** The target amount that will be maintained in the account. Any amount over the target ledger balance will sweep over to your ICS account. You will consult with your banker to determine your target balance.
2. **Current Balance:** The ledger balance plus/minus any intra-day activity.
3. **Accessible Balance:** The sum of your ledger balance, plus/minus any intra-day activity, and any additional balances in other related accounts, such as Loans/Lines of Credit, Zero Balance (ZBA) and investment accounts including ICS.
4. **Related Available Balance:** ONLY the balances in the related accounts such as Loans/Lines of Credit, Zero Balance accounts (ZBA) and Sweep accounts including ICS.

Where to find your ICS Transactions

Transactions processed to/from your ICS account are available on the *business*Bridge® Premier Account Activity screens.

If you only want to see the transactions swept to your ICS account, you can use the Search function.

1. Click on the “Search On” drop down menu. Select “Keyword” as the search criteria.

ACCOUNT - ABC COMPANY, INC. - AS OF 03/17/2023 12:47 VIEW

Search on: Date From: 03/16/2023 To: 03/17/2023 Search Reset Criteria

Date ✓
Keyword
Amount
Deposits by Date
Withdrawals by Date

Transaction Type ▲ Description ▲ Withdrawals ▲ Deposits ▲

NO INFORMATION TO DISPLAY

POSTED TRANSACTIONS

Date ▼ Transaction Type ▲ Description ▲ Withdrawals ▲ Deposits ▲

2. In the “Keyword” value field, enter “Insured Cash Sweep” and click Search.

ACCOUNT - ABC COMPANY, INC. - AS OF 03/17/2023 12:47 VIEW

Search on: Keyword Keyword: **Insured Cash Sweep** Search Reset Criteria

PENDING TRANSACTIONS

Date ▼ Transaction Type ▲ Description ▲ Withdrawals ▲ Deposits ▲

3. Review the search results.

ACCOUNT - ABC COMPANY, INC. - AS OF 03/17/2023 12:47 VIEW

Search on: Keyword Keyword: **Insured Cash Sweep** Search Reset Criteria

PENDING TRANSACTIONS

Date ▼ Transaction Type ▲ Description ▲ Withdrawals ▲ Deposits ▲

NO INFORMATION TO DISPLAY

POSTED TRANSACTIONS

Date ▼	Transaction Type ▲	Description ▲	Withdrawals ▲	Deposits ▲
03/16/2023	ZBA Debit Transfer	TRANSFER TO INSURED CASH SWEEP 00000000000100000000		USD 1,500,000.00

Show 10

Quick Reference Guide for IntraFi Account Login

For additional information on your ICS account and to view/retrieve your ICS account statements, please log in to the [Depositor Control Panel](#).

The following pages will help you get started using your IntraFi ICS account.



Formerly ICS[®]
deposit products

ICS[®] deposit products are now called IntraFi[®] Network DepositsSM

Depositor Control Panel: Getting Started

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

Using the DCP, you can

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

The screenshot shows the Depositor Control Panel for Bear County Community Bank. It displays account information for 'Sample Account Title One' and a table of current balances.

Account Owner	Transaction Account No.	Account Type	Principal Balance	Accrued Interest	Interest Rate
Power 100 HSA	*****004	Demand	\$2,000,000.00	\$0.0134	0.625% Money

Destination Institution	City, State	Transit Routing Number	FDIC Certificate	Principal Balance	Accrued Interest
First Bank of Oklahoma	Peoria, California	*****002	*****008	\$245,000.00	\$0.00
Huntingfield Bank	Winnfield, Nevada	*****004	*****005	\$245,000.00	\$0.00

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.

Program Withdrawals

Keep track of your monthly program withdrawals, if applicable.

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.

As always, you can contact us with any questions.



MEMBER FDIC

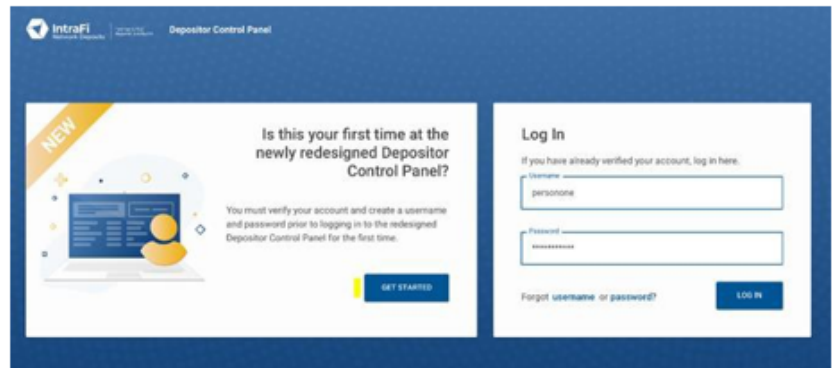
Placement of funds through IntraFi Network Deposits is subject to the terms, conditions, and disclosures in the service agreements, including the Deposit Placement Agreement ("DPA"). Limits apply and customer eligibility criteria may apply. Program withdrawals may be limited to six per month for funds placed in MMDAs. 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. Network Deposits and the IntraFi hexagon are service marks, and IntraFi and ICS are registered service marks, of IntraFi Network LLC.

Depositor Control Panel...Getting Started

How to Access the Depositor Control Panel

The DCP is available at www.depositorcontrol.com

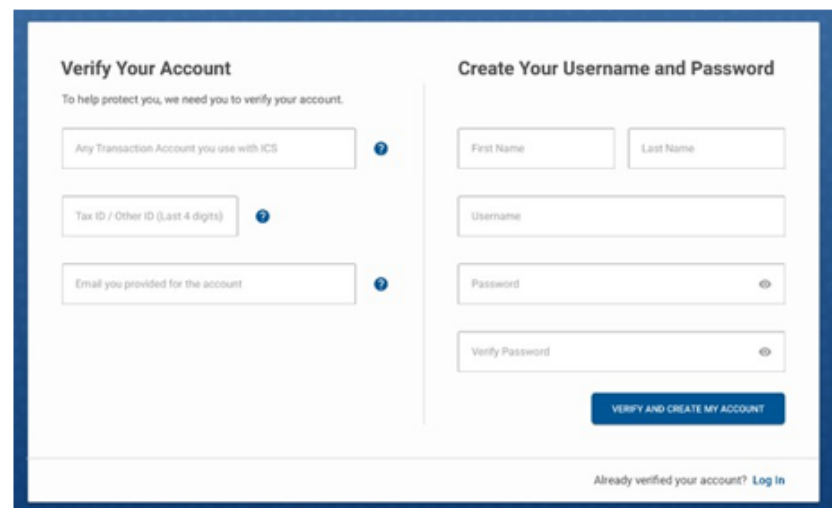
If you are creating a new DCP account, click "GET STARTED."



Next, enter the applicable information to verify the account, including

- any transaction account number associated with your IntraFi Network Deposits account(s),
- last four digits of your tax ID, and
- email address associated with the account.

Please create a new username and password, then click "VERIFY AND CREATE MY ACCOUNT."



You will receive an email from no-reply@depositorcontrol.com to verify your account. If you do not receive the email, please check your spam folder. Once you click the verification link in the email, it will take you back to the login screen to enter your username and password.

