

### Welcome to KEEP. . . a better savings account.

In historical stone castles, the keep was the most secure place, where royalty, heirs, and treasures were protected. Similarly, KEEP by StoneCastle, a federally insured deposit account, offers unmatched protection for one of your most valuable and important assets — your cash.

From start to finish, you can enjoy an experience that delivers uncommon value and one that helps you to KEEP protecting, earning, and saving more.

## Keep ... Protected

Up to

# \$100 Million

In Federal Insurance per Tax ID

- 400x the federal insurance limit
- Do you have uninsured balances anywhere?
- Selling a business, home, or getting an inheritance? Protect it all while deciding what to do with it.

## Keep ... Earning & Saving

# 4.20% APY

No Account Fees or Principal Risk

- 9x higher than the national savings rate<sup>2</sup>
- What are you earning at the bank?
- Liquidity<sup>3</sup> | Why lock up cash in CDs?

## Keep ... Making an Impact

One Account

# 1,000+

Depository Institutions<sup>4</sup>

One account gets you access to 1,000+ insured depository institutions in the U.S. where your deposits immediately go toward funding local communities, creating jobs, building homes and infrastructure, expanding social programs, and growing local tax bases.



## Get Started

- 1 Simply ask your advisor to send you a secure link to the KEEP online application  
(you may request paper if you prefer)
- 2 Take less than 5 minutes to complete the application where you can link your KEEP account to any number of bank, brokerage, or advisory accounts...and submit. **That's it!**
- 3 Receive a confirmation and put your money safely to work for you

## What to Expect

- Simple online access to account information 24/7
- Receive only one Form 1099 to keep tax reporting simple
- You remain anonymous to the program custodian and all the depository institutions in the network, so you won't be solicited

## Questions?

Contact your financial advisor.

## About StoneCastle

StoneCastle Network, LLC, ("StoneCastle") is the program administrator of KEEP. StoneCastle, along with its affiliates, has more than 15 years of cash experience with some of the world's most recognizable brands, including Fortune 500 companies, college and universities, endowments and foundations, family offices and public funds.

All information contained herein is for informational purposes and should not be construed as investment advice from StoneCastle. It does not constitute an offer, solicitation or recommendation to purchase any security. Some information contained in this fact sheet has been obtained from sources believed to be reliable, but it cannot be guaranteed by StoneCastle or any of its affiliates.

KEEP is the brand name for StoneCastle's Federally Insured Cash Account (FICA), offered to depositors through advisor relationships. In certain documents, like the program's Terms & Conditions, the FICA name will continue to be referenced intentionally for legal and programmatic clarity.

StoneCastle Network, LLC is the program administrator for KEEP, 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 KEEP 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 KEEP, such funds may be subject to certain regulatory aggregation rules. Please visit [Depository Institutions](#) 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 KEEP 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 KEEP only after a depositor enters into a written KEEP program agreement with StoneCastle. The KEEP program agreement

contains important information and terms and conditions regarding the depositing of funds and the program services provided by StoneCastle, which are solely provided to customers subject to the terms and conditions of the KEEP program agreement. StoneCastle provides no representations or warranties, express or implied, except as expressly set forth in the KEEP program agreement.

Minimum initial deposit subject to change. After initial deposit requirements have been met, deposit balances, as the result of withdrawals/transfers, may go below the required minimum initial deposit.

1 APY is effective as of \_\_\_\_\_ and is earned on the first \$1 million. Accounts with deposits between \$1 million and \$100 million will earn a blended rate. Please contact your financial advisor to determine blended rate. Current yield and maximum deposit insurance coverage is indicative for KEEP and may be lower or higher than what is stated due to changes in market or business conditions. Please contact your financial advisor for the most current yield and maximum deposit insurance coverage as they may have changed since the date of this fact sheet. KEEP yield is the APY (annual percentage yield) based on APR (annual percentage rate) for the period indicated as reported by StoneCastle. The Annual Percentage Yield (APY) paid by program banks is subject to change at any time at the program banks' discretion.

2 FDIC.gov, November 8, 2024. National rate is calculated based on the simple average of rates paid.

3 Liquidity is ordinarily available on a next business day basis. Same day deposit credit and next day liquidity withdrawals are subject to a 3:00 PM ET cut-off. Daily and monthly ACH withdrawal limits per account apply (\$25,000 daily and \$100,000 every 30 days). There is no daily or monthly limit on wire withdrawals. Please carefully read the current FICA Program Terms and Conditions for more complete information and the governing terms of the account. This can be found at [stonecastle.keepcash.com](#).

4 Depository institutions is used as an inclusive term to collectively represent banks, savings institutions and credit unions.

KEEP by StoneCastle<sup>SM</sup> is a service mark of StoneCastle Cash Management, LLC. FICA<sup>®</sup> is a registered trademark of StoneCastle Cash Management, LLC.