



LiquidityDirectSM

ADVANCING COMMUNITIES TOGETHER,SM DEPOSIT PROGRAM

The Advancing Communities Together (ACT) Deposit Program is a special program within IntraFi's Cash Service[®] that provides access to multi-million dollar FDIC insurance via the IntraFi network.

In addition, deposits in the ACT Deposit Program are placed through Community Development Financial Institution (CDFI) banks and Minority Depository Institution (MDI) banks, that have signed up for the ACT Deposit Program with IntraFi. This enables CDFIs and MDIs to access funding and deposits which were previously unavailable to them through standard business operations.

This program was developed by IntraFi in cooperation with the Community Development Bankers Association (CDBA) and the National Bankers Association (NBA).



01 ACCESS LARGE DOLLAR FDIC INSURANCE:

Take advantage of the program to access FDIC insurance for multi-million-dollar deposits.

02 SINGLE RATE:

You can earn a single rate for your investments. The applicable rate is a program rate that the CDBA and the NBA have determined.

03 MANAGE DEPOSITS:

Easily manage your "Exclusions" to ensure funds are only placed at institutions where you do not already have funds on deposit.

04 INTEGRATED AND CONSOLIDATED REPORTS:

24/7 Access to ICS specific reports within LiquidityDirect, providing you with detailed deposit information, that provides insight to the CDFIs and MDIs in which your deposits are held.

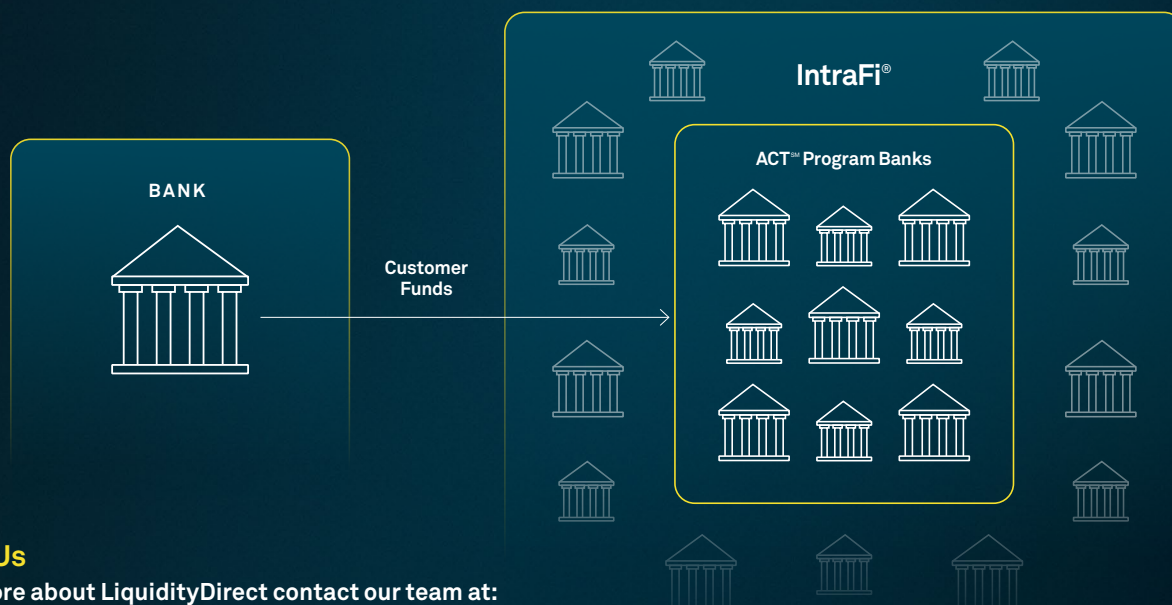
05 LIQUIDITY:

Request withdrawals on any business day.

06 FOCUSED INVESTING:

Maintain all the benefits of ICS with the added ability to satisfy objectives to support underserved communities and minority-owned businesses.

HOW IT WORKS



Contact Us

To learn more about LiquidityDirect contact our team at:

Liquidity.Direct@bny.com

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