

WAYPOINT BANK FORGES PARTNERSHIP TO KEEP LARGE DEPOSITS PROTECTED

Waypoint Bank keeps looking for ways to guide your success.

One tool we use is the IntraFi Deposit Network, which makes it possible for us to provide FDIC insurance for all balances, including those over the customary \$250,000 FDIC limit.

Peace of mind

With IntraFi Network Deposits, you can access millions of dollars in FDIC insurance — all through Waypoint Bank, a bank you know and trust.

Protection against market loss and money market mutual fund restrictions

Take comfort in knowing that funds placed using IntraFi are not subject to floating net asset values, liquidity fees, or money market mutual fund liquidity gates. Here's the bottom line: market volatility will not negatively affect account value. No one has ever lost a penny of an FDIC-insured deposit.

Earn interest

On your behalf, Waypoint Bank can open money market accounts that allow up to six monthly withdrawals while they earn interest, demand accounts that allow unlimited withdrawals but earn no interest, or CD accounts to earn more interest with penalties for early withdrawal.

Liquidity

Enjoy easy access to funds.

Time savings and ease

Work directly with us and say goodbye to the aggravation of managing multiple bank relationships, tracking collateral, or having to footnote uninsured deposits to financial statements.

Transparency

Stay confidently in control with statements that show balances, transactions, interest, and other important details associated with your deposit accounts. Enjoy 24/7 online access to account information.

Support for the local economy

When you make a large deposit with us, you can feel good knowing that your funds can be used to fund lending in your community. For example, these may help small businesses to support job or inventory growth or help nonprofits further their missions.

A smart choice

IntraFi is the nation's most widely used FDIC-insured deposit product, combining the institutional strength of Wall Street with the community presence of Main Street. With IntraFi, you can enjoy the largest per-depositor FDIC eligibility available through a single financial relationship.

TO LEARN MORE, CALL 833-541-0854

When deposited funds are exchanged on a dollar-for-dollar basis with other institutions that use ICS, our bank can use the full amount of a deposit placed through ICS for local lending, satisfying some depositors' local investment goals or mandates. Alternatively, with a depositor's consent, our bank may choose to receive fee income instead of deposits from other participating institutions. Under these circumstances, deposited funds would not be available for local lending.

Deposit placement through CDARS or ICS is subject to the terms, conditions, and disclosures in applicable agreements. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one destination bank, a depositor's balances at the institution that places deposits may exceed the SMDIA (e.g., before settlement for deposits or after settlement for withdrawals) or be uninsured (if the placing institution is not an insured bank). The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through CDARS or ICS satisfies any restrictions on its deposits. A list identifying IntraFi network banks appears at www.intrafi.com/network-banks. The depositor may exclude banks from eligibility to receive its funds. IntraFi and ICS are registered service marks, and the IntraFi hexagon and IntraFi logo are service marks, of IntraFi Network LLC.

WaypointBank.com



Member
FDIC

Waypointbank
guiding your success 