

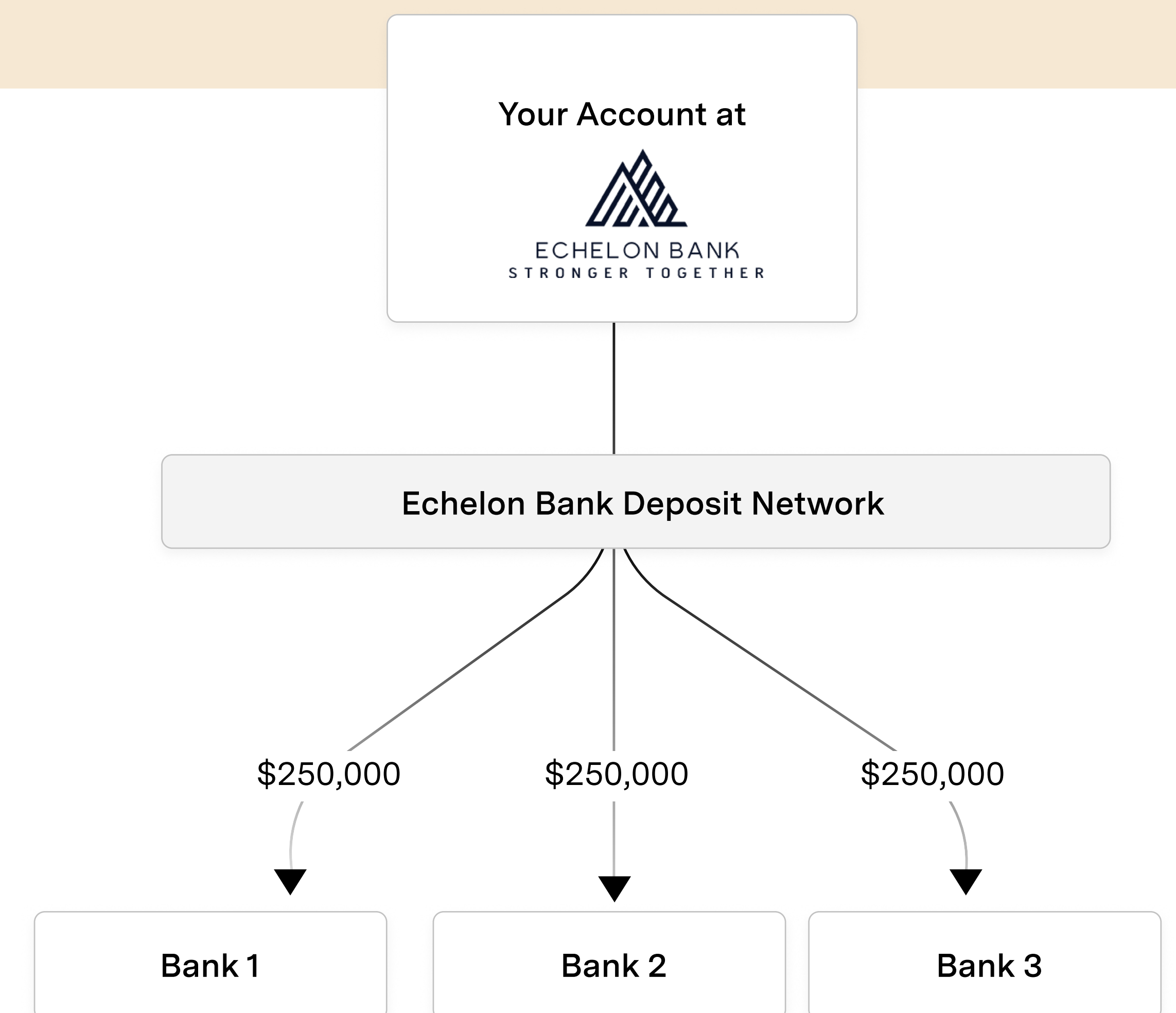
Enjoy peace of mind with access to millions in aggregate insurance for public funds

As stewards of public deposits, you need the highest levels of security. Our **Insured Sweep Account** is engineered to meet these stringent requirements by providing access to millions in aggregate insurance through participating banks, while you maintain only one account with Echelon Bank.

What is an Insured Sweep Account?

An Insured Sweep Account provides millions in aggregate insurance on your deposits by distributing your balance in amounts under the \$250,000 threshold to partner banks. By placing funds under the limit at each bank, your entire balance can be insured by the FDIC's Deposit Insurance Fund.

Insured Sweep Accounts allow you to maintain the flexibility and simplicity of a single account, while Echelon Bank's technology manages fund placement and gives you 24/7 transparency into which banks are holding your deposits.



Why do public funds need an Insured Sweep Account?

 **Aggregate Insurance:** Meet your public funds' requirement for federal deposit insurance backed by the full faith and credit of the federal government*

 **Support The Community:** Be proud that your funds will support values-aligned community and regional banks

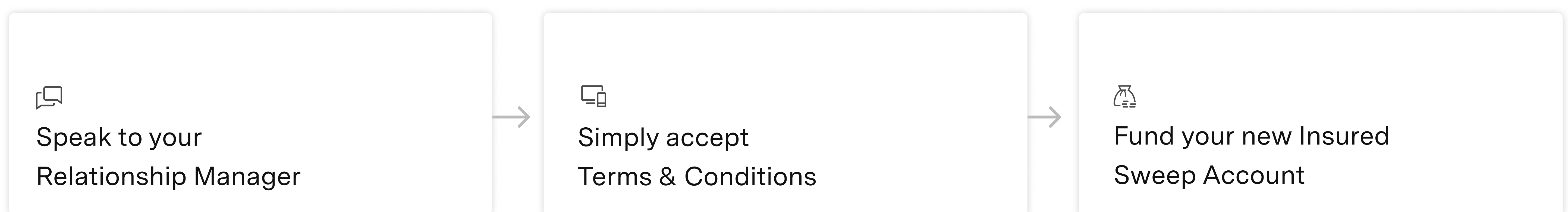
 **Earn Interest:** Grow your account with interest earned on your entire balance

 **Continuous Transparency:** Always know your deposits are allocated safely at other banks you know & trust

With all the convenience of a standard deposit account:

- ▶ **Full Control of Your Funds:** Deposit, transfer, and withdraw money at any time, just like a regular transaction account
- ▶ **Simple Account Opening:** Just accept Terms & Conditions during standard account opening to get started
- ▶ **Single Banking Relationship:** Enjoy aggregate insurance without the hassle of multiple relationships

How do I open an Insured Sweep Account?



Safeguard your money today with
an Insured Sweep Account

Visit echelon.bank →

* Insurance provided through program banks (subject to certain conditions)

*A list identifying participating network banks can be found at <https://www.nbid.com/bank-list>. The network is managed by NBID and ModernFi. NBID and ModernFi are not FDIC-insured banks, and deposit insurance covers the failure of an insured bank. Certain conditions must be satisfied for "pass-through" FDIC deposit insurance coverage to apply.