

Protecting Nebraska Public Funds – Today's Expanded Deposit Options

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Public Funds Seeking Security

ICSSM and CDARS[®], are a smart and convenient ways for public fund managers to safeguard large deposits.*

Why is that? With ICS and CDARS, you can:

- **Earn interest on funds placed into demand deposit accounts using the ICS demand option, money market deposit accounts using the ICS savings option, or certificates of deposit using CDARS.**
- **Enjoy peace of mind – feel good knowing your ICS funds are eligible for FDIC insurance**
- **Access funds**
- **Save time and accomplish more**



Why CDARS and ICS?

Enjoy peace of mind.

Your ICS funds are eligible for protection that's backed by the *full faith and credit* of the United States government.

No depositor has ever lost a penny of FDIC-insured funds.



Cash Management

Access funds.

The ICS demand option offers unlimited program withdrawals.

The ICS savings option offers up to six program withdrawals each month.

CDARS allows you to lock in yield in longer term CDs.

Your funds can be placed using either or all options to best match your cash management and liquidity needs.



Save time and accomplish more

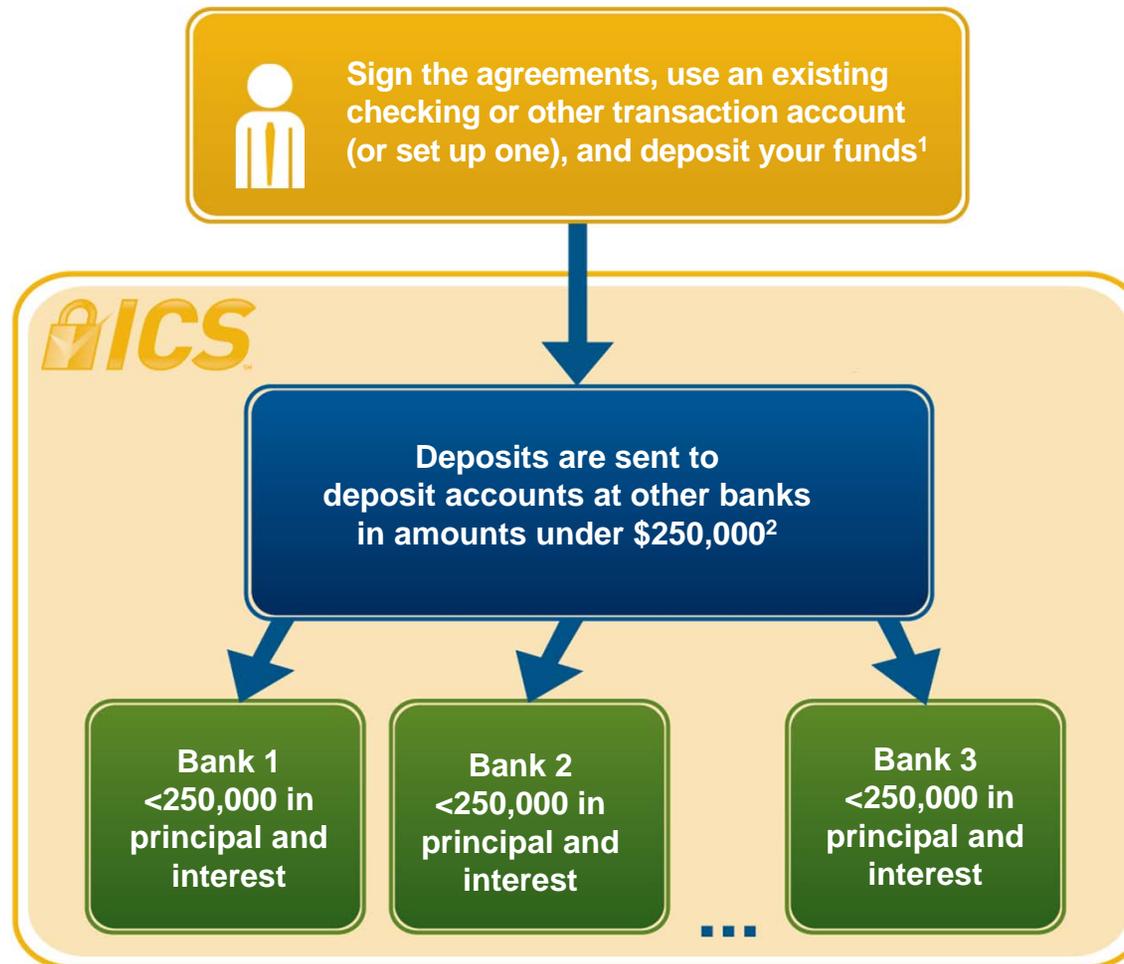
By providing access to FDIC insurance, CDARS and ICS can help your public unit comply with investment policy mandates through a single bank relationship.

Plus, you can reduce your ongoing collateral-tracking requirements.

All of this means you can spend more time on accomplishing your public entity's goals.



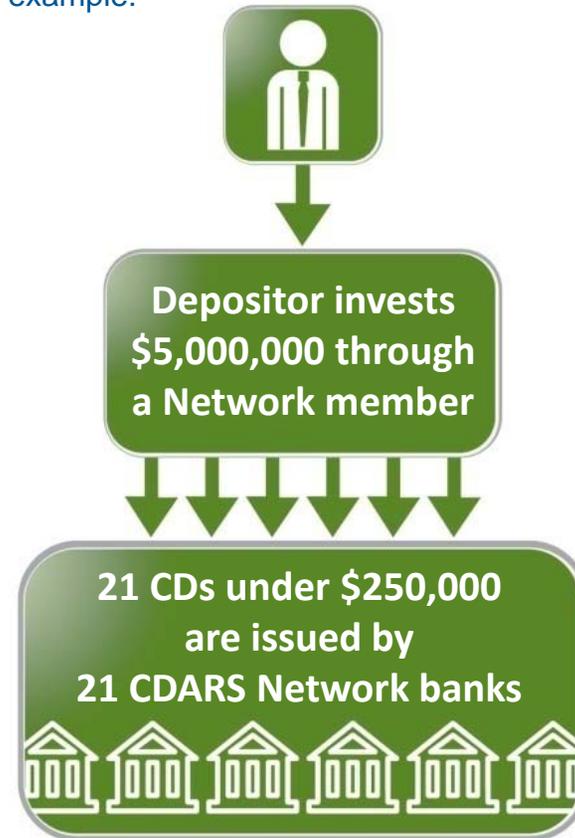
How ICS Works?



How CDARS Works

The depositor can receive coverage through many banks while working directly with just one institution. And, the depositor receives one easy-to-read statement summarizing all of the depositor's CDARS holdings.

An example:



The standard FDIC insurance maximum is \$250,000 per insured capacity, per bank.

How CDARS Works

An example:



The Process is Simply and Straightforward

1

Sign an ICS Deposit Placement Agreement and a custodial agreement with your local bank.

2

Identify an existing account or other transaction account, or set up a new one to be used with each ICS option you choose.

3

Have your deposited funds placed into deposit accounts at other banks using ICS.

4

Check balances and see where your funds are at all times by using online tools specially developed for ICS.

5

Receive, for each service option you use, one monthly statement from us summarizing your account activity and balances across institutions.



Utilize Convenient Online Tools

See (online) where your funds are at all times.

Check your ICS balances, keep track of monthly program withdrawals (for the savings option), review and manage proposed placements, and monitor other information of interest to you.

The screenshot shows the ICS Depositor Control Panel interface for a DEMAND option. The header includes the ICS logo, the title "Depositor Control Panel", and a "Logout" button. Below the header is a navigation menu with "Home", "Current Balances", "Depositor Placement Review", and "Destination Institutions". The main content area features a welcome message and three primary action buttons: "Current Balances" (with a sub-description: "View your balances as of the last settlement date."), "Depositor Placement Review" (with a sub-description: "Review and manage your proposed placements."), and "Destination Institutions" (with a sub-description: "View a list of destination institutions."). A footer contains copyright information for Promontory Interfinancial Network, LLC.

The screenshot shows the ICS Depositor Control Panel interface for a SAVINGS option. The header includes the ICS logo, the title "Depositor Control Panel", and a "Logout" button. Below the header is a navigation menu with "Home", "Current Balances", "Depositor Placement Review", and "Destination Institutions". The main content area features a welcome message and three primary action buttons: "Current Balances" (with a sub-description: "View your balances as of the last settlement date."), "Depositor Placement Review" (with a sub-description: "Review and manage your proposed placements."), and "Destination Institutions" (with a sub-description: "View a list of destination institutions."). A "PROGRAM WITHDRAWALS USED" box indicates "0 of 6 for July 2012" with a "Click for complete details" link. A footer contains copyright information for Promontory Interfinancial Network, LLC.

Rest Assured

As always, your confidential information remains protected.

Let us know if you would like to learn more about our privacy policy.



Public Deposits in **Nebraska**

Signed into law by the Governor, **R.R.S. Neb. § 77-2365.02** allows Nebraska public agencies to invest their funds through banks or thrifts using insured reciprocal deposits. Investments must initially be made at or through a bank located in or authorized to do business in the state of Nebraska.

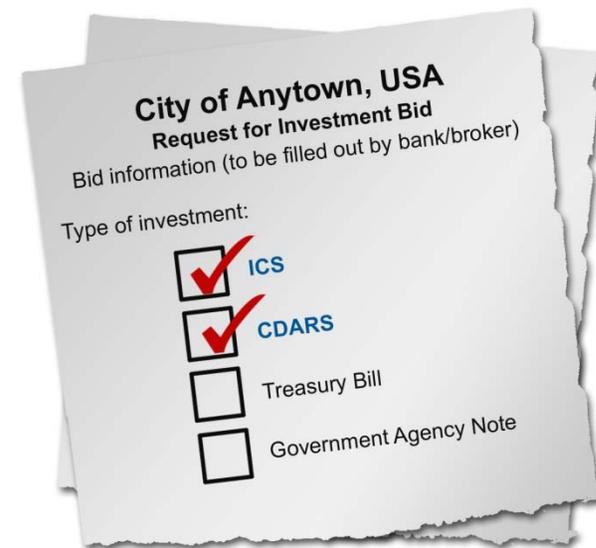


Update Your Bid or RFP Requests

To simplify your financing efforts, modify your RFP process to include language indicating that you will accept bids utilizing the new authority.

- Add the new options to your RFP forms.
- Over time, these options may increase the number and quality of bids received.

For example:



City of Anytown, USA
Request for Investment Bid
Bid information (to be filled out by bank/broker)

Type of investment:

<input checked="" type="checkbox"/>	ICS
<input checked="" type="checkbox"/>	CDARS
<input type="checkbox"/>	Treasury Bill
<input type="checkbox"/>	Government Agency Note