

What are the benefits of the ICS[®], or Insured Cash Sweep[®], service?

EARN INTEREST

Put excess cash balances to work by placing funds into demand deposit accounts using the ICS demand option, into money market deposit accounts using the ICS savings options, or into both.

SAVE TIME

By providing access to FDIC insurance through a single bank relationship, ICS can help you to comply with investment policy mandates. And with access to FDIC insurance, you can reduce your ongoing collateral-tracking requirements. This means you have the freedom to spend more time accomplishing your organization's goals.

ENJOY PEACE OF MIND

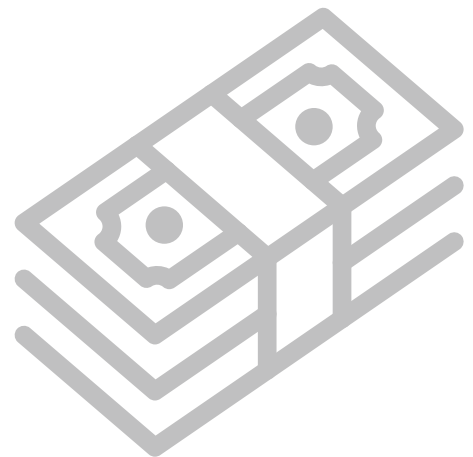
Your ICS funds are eligible for Multi-million dollar protection that is backed by the full faith and credit of the United States government.

ENJOY FLEXIBILITY

The ICS demand option or ICS savings option offers daily liquidity through unlimited program withdrawals. Your funds can be placed using either or both ICS options to best match your cash management and liquidity needs.*

SUPPORT YOUR COMMUNITY

Feel good knowing that the full amount of your funds placed through ICS can stay local to support lending opportunities that build a stronger community.**



How can you take advantage of ICS?:

Call (530) 894-1000

To talk to a Relationship Banker today to learn how ICS can work for you.

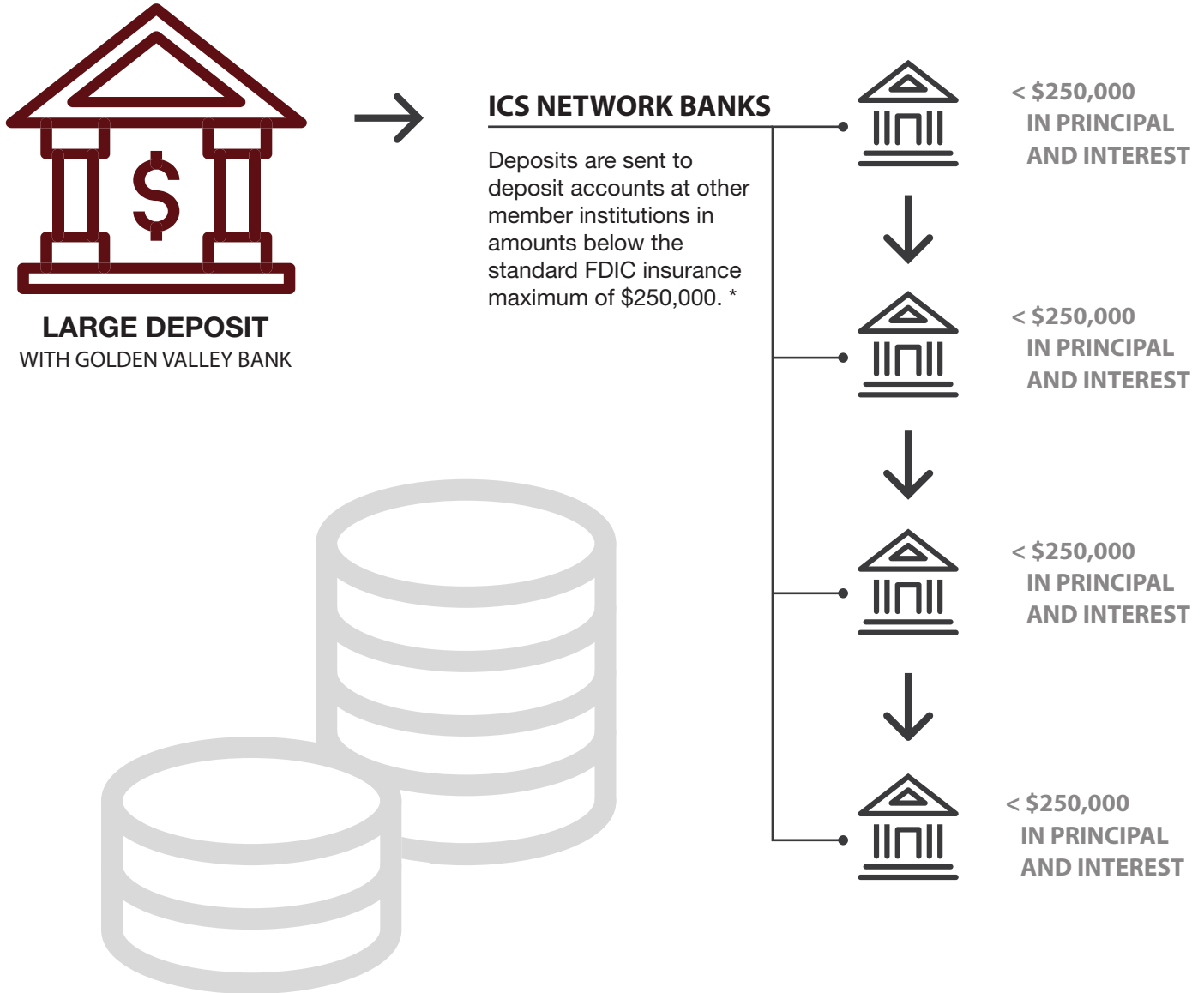
* You will need a separate transaction account for each ICS options you use.

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

How Does ICS Work?

Golden Valley Bank is part of the ICS Network.

Set up a transaction account with our Bank, sign the agreements, and deposit funds.



* Deposits are sent to demand deposit accounts with the demand option and to money market deposit accounts with the savings option. The standard FDIC insurance maximum is \$250,000 per insured capacity, per bank.

Placement of funds through the ICS service is subject to the terms, conditions, and disclosures in the service agreements, including the Deposit Placement Agreement ("DPA"). Limits and customer eligibility criteria apply. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA"), a depositor's balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before ICS settlement for a deposit or after ICS settlement for a withdrawal) or be ineligible for FDIC insurance (if the relationship institution is not a bank). As stated in the DPA, the depositor is responsible for making any necessary arrangements to protect such balances consistent with applicable law. If the depositor is subject to restrictions on placement of its funds, the depositor is responsible for determining whether its use of ICS satisfies those restrictions. ICS and Insured Cash Sweep are registered service marks of Promontory Interfinancial Network, LLC.

SMART INVESTING

Make deposits eligible for FDIC Insurance beyond \$250,000

CDARS®

How does CDARS® work?

As a member of the CDARS Network, Golden Valley Bank offers you the unique advantage of depositing large sums of money with us while still receiving the benefits of FDIC protection on both principal and interest. We achieve this by investing your funds into CDs issued by other banks within the network in smaller increments than the standard FDIC insurance maximum. This means that you can work directly with Golden Valley Bank while receiving coverage from multiple banks.

What else should you know?

At Golden Valley Bank, we offer you access to multi-million-dollar FDIC insurance, enabling you to minimize collateral requirements and avoid the inconvenience of opening accounts at various banks with varying insurable capacities. You no longer need to manually consolidate account statements and interest payments regularly, reducing administrative burdens, particularly during tax and financial reporting periods. This approach frees up your time and eliminates the need for extra paperwork, providing you with peace of mind associated with multi-million-dollar FDIC insurance.

One Bank

Access multi-million-dollar FDIC insurance on CD investments by working directly with Golden Valley Bank.

One Rate

Earn one rate for each CD maturity, and enjoy the option of reinvesting funds through a simple process. Rates often compare favorably to those of U.S. Treasuries.

One Statement

Receive one easy to read statement from our bank summarizing your CDARS holdings.



Call (530) 894-1000

To talk to a Relationship Banker for more information.

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 <https://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.

MEMBER FDIC