





INSURED CASH SWEEP® (ICS)

Digital Banking Transfer Guide

The ICS®, or Insured Cash Sweep®, service enables you to maintain or grow large-dollar deposits while you get access to multi-million-dollar FDIC insurance and earn interest on excess cash balances.

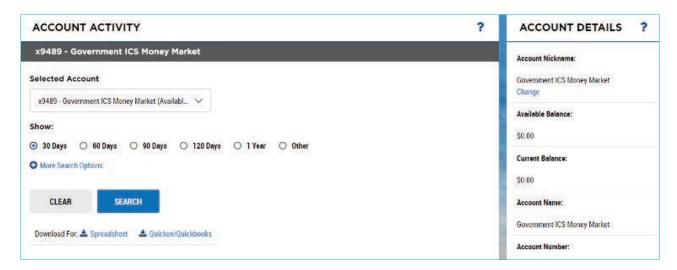
This guide will assist you in using NBT Digital Banking to make transfers to and from your Master and IntraFi Account. The guide will give instructions on how to do the following:

- Nickname Your Accounts
- Make a Transfer
- Transferring Money to IntraFi
- Transferring Money from IntraFi
- Verifying and Reviewing Your Transfer
- Reviewing Accounts



How to Nickname Accounts

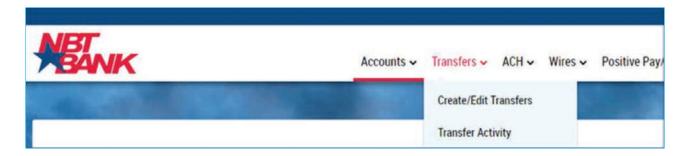
- 1 Login to the NBT Bank Digital Banking platform.
- 2 Click on the Account from the **Account Summary** list that you wish to change the name of.
- Under **Account Details**, select "Change" under Account Nickname.
- igg(4igg) Input the name you would like to assign to each account and click "Save".



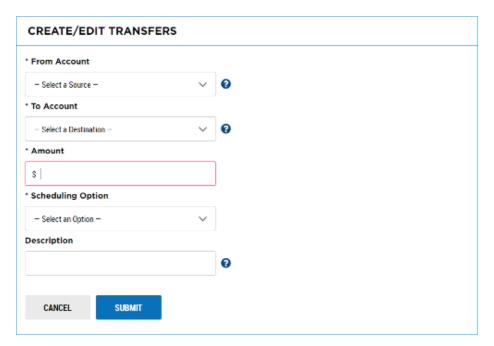
Your Account Summary page will show the new nicknames you assigned to your accounts, verifying that they have been changed.

Making A Transfer

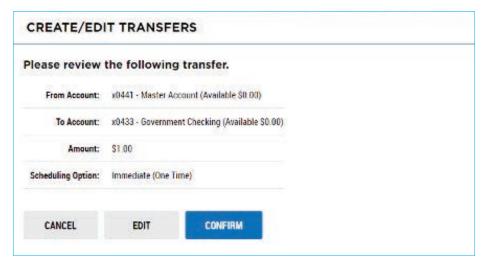
- 1 Select "Transfers" from the menu.
- 2 Click on "Create/Edit Transfers".



- 3 Select the account you wish to Transfer From and the account you wish to Transfer To.
- 4 Enter the dollar (\$) amount.
- **5** Enter the date you wish to have the transfer scheduled to complete.



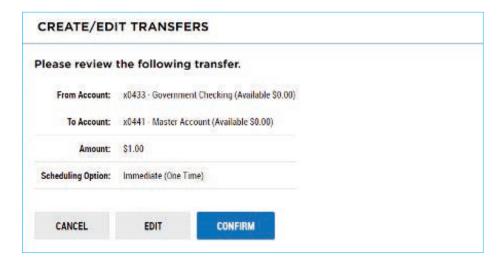
Transferring Money to IntraFi



- 1 Select "Transfers" from the menu.
- 2 Click on "Create/Edit Transfers".
- In the **From Account**, select your Operating Account.

- 4 In the **To Account**, select your Master Account.
- 5 Input the amount of the transfer.
- 6 Click "Submit".
- **7** Click "Confirm" when the confirmation box appears.

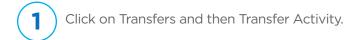
Transferring Money From IntraFi



- Select "Transfers" from the menu.
- 2 Click on "Create/Edit Transfers".
- 3 In the **From Account**, select your Master Account.
- 4 In the **To Account**, select your Operating Account.
- **5** Input the amount of the transfer.
- 6 Click "Submit".
- **7** Click "Confirm" when the confirmation box appears.
 - This will show as overdrawing the Master Account funds will be pulled from IntraFi at the end of the day.
 - You are unable to transfer more than what is available in your IntraFi account.

Verifying and Reviewing Your Transfer

To verify that your transfer has been completed:







Additional Information

At the end of the day the master account will be swept to a zero balance.

- · A positive available balance in the master account will be the net amount being transferred to IntraFi.
- · A negative balance will be the net amount being transferred out of IntraFi.
- Example: If I am transferring \$5 out of IntraFi and \$10 into IntraFi, my available balance on my master account will be \$5 until the sweep happens at end of day.

Additional Support

If you need assistance, please contact:

Treasury Management Support

1.833.628.4249 Option 5

 ${\bf Cash Management Support@nbtbank.com}$

Hours of Operation: Weekdays 8 a.m. to 5 p.m. EST



3/2025 Member FDIC