



Dear Peoples Trust Company/IntraFi customer:

Thank you for your business and trusting us to secure your funds using IntraFi. With IntraFi, your funds are placed into demand deposit accounts or money market deposit accounts within a network of other FDIC-insured banks in increments not exceeding \$250,000 through ICS, the Insured Cash Sweep Service. To help manage funds placed through ICS, we encourage you to register for the Depositor Control Panel (DCP), a secure website that gives you 24/7 access to your account information. To get started, please follow the directions on page 2 of the attached Customer Instructions Sheet.

For your convenience, you will also be able to manage and reconcile your ICS account(s) by logging into Peoples Trust Company's business online banking. You will see the "sweep" account activity and balances by selecting the corresponding "ICS Shadow DDA" (checking) or "ICS Shadow MMDA" (money market) hyperlink from the accounts listing on the home page. If you include current business day as the end date in the custom search, daily balances will be included in the transaction history for easy account reconciliation.