GOVERNMENT INSURED DEPOSIT PROGRAM

POWERED BY FICA

MEEDER

Government Insured Deposit Program

Fully FDIC-Insured Deposits
Up to $25 Million per Account
Next Day Liquidity

GOVERNMENT INSURED DEPOSIT PROGRAM (GIDP)

GIDP enables participants to fully insure cash balances up to $25 million per tax ID through a network of carefully selected FDIC-insured banks via a single, convenient account. GIDP offers attractive yields with no market or credit risk, and next-day liquidity on redemptions.

WHY GIDP?

Why GIDP? We are sensitive to clients' needs for cash to be flexible and more than a transaction account. GIDP is strategically designed for the client that seeks to potentially improve overall portfolio without introducing/taking on any additional risk.

$25 MILLION IN FDIC INSURANCE

YIELD
Competitive yield compared to money funds, U.S. Treasury bills, CP, CD's, LGIPs, and time deposits.

COMPLEMENTARY
Deposit short-term cash into a network of bank deposits all backed by the full faith and credit of the U.S. government. The guarantee of FDIC insurance provides a great complement to other short-term vehicles.

DEPOSITS REMAIN IN U.S. BANKS
GIDP deposits remain in U.S. banks unlike most other cash investment options, such as money funds or U.S. Treasuries. These deposits remain in the U.S. banking system at all times, which help to fund local communities' growth through development projects, job creation, new homes, and educational and social programs.

INNOVATIVE PROCESS

GIDP is powered by the Federally Insured Cash Account (FICA) program. FICA seamlessly allocates cash deposits across a large network of carefully screened FDIC-insured banks, which enables clients to receive up to $25 million insurance protection on their cash.[2] Deposits at each bank will not exceed the current maximum insurance amount of $250,000 per depositor—FICA will utilize 800+ banks to insure a $25 million deposit. On a daily basis, each participant can view their list of banks and the amounts on deposit held at each.

GIDP AT A GLANCE

OCTOBER 2026

CURRENT YIELD AS OF OCTOBER 31, 2026
2.48% ($0–$25 million)

FDIC-INSURED
All deposits backed by the full faith and credit of the U.S. Government

INITIAL MIN. DEPOSIT
$250,000

MAX. DEPOSIT
$25,000,000

INTEREST
Accrued daily/
Posted monthly

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DISCLOSURE

Program Description: The Government Insured Deposit Program (GIDP) is offered through an agreement with StoneCastle Cash Management, LLC, (StoneCastle), which manages the Federally Insured Cash Account (FICA) program. Funds deposited to a GIDP account are held by U.S. Bank National Association (FICA Custodian), which acts as the qualified custodian for the account. StoneCastle directs the FICA Custodian to deposit funds allocated to the program into one or more FDIC® insured accounts at multiple insured depositories (Depository Banks). Meeder Asset Management, Inc. (Meeder) assists clients with preparation of account documentation and provides administrative account services to GIDP depositors.

Availability of Funds: Funds deposited to a GIDP account may not be immediately available for disbursement. Withdrawal requests are processed each business day and are typically available within one business day; however, Depository Banks may exercise the right to require seven (7) days' notice before permitting withdrawal of funds from a depository account.

Yield: Yield is effective as of the first business day of the month shown and is for a maximum deposit of $25 million. Current yield is indicative and actual yield may be lower or higher than what is shown due to changes in market or business conditions. Yield shown is the APY (annual percentage yield) based on an APR (annual percentage rate). Past performance does not guarantee future results. For current yield information, please contact your program administrator at the number below.

Interest: Interest is accrued daily and posted monthly to the GIDP account. Interest rates paid on deposits in GIDP accounts are determined by the Depository Banks in their discretion based on prevailing economic and business conditions and such rates may change at any time without notice. The rate paid on GIDP deposits may be higher or lower than the rates offered to other depositors at the Depository Banks. Fees imposed by the GIDP program will reduce earnings on deposits.

Program Fees: StoneCastle deducts a FICA fee from each GIDP account on the date on which interest is credited. The FICA Fee may vary between Depository Banks but will never exceed the gross interest earned by your GIDP Account from the Depository Banks at which the interest is earned. The yield payable on GIDP accounts is the net yield to clients based on the APY for the period indicated after payment of program fees. The FICA fee includes fees paid to StoneCastle to manage the program, custody services, and fees earned by Meeder for marketing and administering the program.

FDIC Insurance: GIDP accounts are not offered or endorsed by any state or federal government agency and StoneCastle is not a bank nor does it offer bank deposits or other services guaranteed or insured by the FDIC® or any other governmental agency. FICA is not a member of The Federal Deposit Insurance Corporation (FDIC®), but the Depository Banks are FDIC members. FDIC is an independent agency of the U.S. government that protects the funds depositors place in FDIC insured institutions. FDIC deposit insurance is backed by the full faith and credit of the U.S. government. FICA satisfies the FDIC's requirements for agency pass-through deposit insurance coverage. If a participant has cash at any depository institution independently from the FICA program that is in the FICA network of Depository Banks, they may not receive full FDIC insurance coverage on deposits at those institutions. Participants are responsible for monitoring the total amount of deposits held at any one bank in order to determine the extent of available FDIC insurance coverage.

Endorsement Disclosure: Meeder markets and recommends the GIDP to eligible investors. Meeder is not a client of StoneCastle but recommends and administers the GIDP under an agreement with StoneCastle in exchange for compensation up to .10% of the average daily balance of accounts referred to StoneCastle for its role in recommending and administering the program, which fee may be waived in whole or in part in Meeder's discretion. This arrangement provides Meeder with an incentive to solicit and secure participation in the program. Meeder also has entered into other arrangements with StoneCastle unrelated to this relationship and for which it may receive compensation.

Terms and Conditions: Funds may be submitted for placement only after a depositor enters into a FICA agreement. The Account Custody Agreement contains important information, terms and conditions regarding management of the account, deposits and withdrawals, FDIC insurance, account fees and other charges.