

STARTUP SOLUTION

Offered to the clients of:  BUILD617



Stifel is a diversified global wealth management, investment bank, and commercial banking firm. Our Venture Banking team provides commercial banking and debt capital financing solutions to venture capital-backed technology companies and their investors.

EARN 3.45% APY¹ VIA ICS[®]

ICS² offers you access to up to **\$285 million** in aggregate **FDIC protection** per entity, across network banks.

- **Smart, secure, and convenient** way to place large cash deposits directly through Stifel Bank
- Funds will be placed at ICS participating banks in amounts that do not exceed the \$250,000 FDIC insurance limit per bank
- Daily liquidity and **no fees**

View the list of banks in the IntraFi Network: intrafi.com/network-banks. Certain conditions must be satisfied for “pass-through” FDIC deposit insurance to apply.

FREE BANKING FOR TWO YEARS³ INCLUDES:

- Direct connectivity to Quickbooks, Netsuite, Xero, and Sage Intacct, as well as third-party applications powered by Plaid
- ACH, Bill Pay, Checks, and Wires (Domestic & Foreign)
- Concierge Account Set-Up Services (Optional)

Fees may apply for additional services

To qualify:

- Primary business banking account with Stifel Bank required to be established within 60 days of opening demand deposit account or money market account with ICS

YOUR RELATIONSHIP TEAM



Chris Morrison
Managing Director
(978) 766-8819
cmorrison@stifelbank.com



Hannah Donovan
Senior Vice President
(603) 978-7892
hdonovan@stifelbank.com



Sara O'Connor
Assistant Vice President
(781) 500-1278
soconnor@stifelbank.com



OUR PARTNERS

Automate Your Finances with Brex

Brex⁴ provides a **best-in-class corporate credit card platform** tailored to the innovation economy. Eligible Stifel Bank clients will receive:

- **1.5% cash back** on all spend⁵
- **\$1,000 Brex credit**⁶
- Access to **premium software discounts** through Brex partners

See Brex's partner perks for the current partner offers and terms: www.brex.com/support/brex-partner-perks

In Partnership with SEQUOIAone

Sequoia One⁷ offers **competitive benefits and outsourced HR** designed for innovative, growth-minded companies. Eligible Stifel Bank and Sequoia One clients will receive a **\$1,000 monthly credit** for a maximum cumulative total of **\$12,000 in one year**⁸.

- Company must be **VC-backed** and must **maintain a monthly average balance of \$2 million+ per month** to qualify for payment in that respective month
- Stifel Bank must be **company's primary operating account** (all major inflow/outflows of funds + 50% of deposits) for **30 consecutive days** prior to qualifying for credit
- Program expires after one year

¹ICS Annual Percentage Yield (APY) effective as of August 25, 2026. Minimum initial deposit of \$250,000. No minimum balance to earn APY. After the 12-month promotional period, the interest rate will adjust to Stifel Bank's standard ICS rate tiers (subject to change at any time), and fees may be charged, which may reduce earnings.

²Deposit placement through an IntraFi service is subject to the terms, conditions, and disclosures in applicable agreements. Deposits that are placed through an IntraFi service at FDIC-insured banks in IntraFi's network are eligible for FDIC deposit insurance coverage at the network banks. The depositor may exclude banks from eligibility to receive its funds. To meet conditions for pass-through FDIC deposit insurance, deposit accounts at FDIC-insured banks in IntraFi's network that hold deposits placed using an IntraFi service are titled, and deposit account records are maintained, in accordance with FDIC regulations for pass-through coverage. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one bank, a depositor's balances at the institution that places deposits may exceed the SMDIA before settlement for deposits or after settlement for withdrawals. The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through an IntraFi service satisfies any restrictions on its deposits. IntraFi and ICS are registered trademarks of IntraFi LLC. IntraFi is not an affiliate of Stifel Bank.

³Services are free for initial 24-month period. After free 24-month period, all banking services are subject to regular fees. Talk with your banker about account fees.

⁴Offer effective as of January 16, 2026. Brex is not an affiliate of Stifel Bank. Brex products and rewards, including those described herein, are offered and administered by Brex, and are subject to change by Brex in its discretion. Contact Brex with questions or to verify the current offerings and terms.

⁵Earn 1.5% cash back on eligible purchases. Rewards are provided and administered solely by Brex under its programs terms.

⁶Offer available to new Brex customers referred by Stifel Bank to Brex. This is a one-time \$1,000 credit provided by Brex after at least \$10,000 in eligible net purchases on Brex card(s) are verified. Certain transactions do not qualify.

⁷Sequoia One is not an affiliate of Stifel Bank.

⁸Reference the Stifel Venture Banking Preferred Partnership Rewards Agreement for full terms and conditions.

Stifel Venture Banking is a division of Stifel Bank. Stifel's banking and lending services are provided by Stifel Bank, Member FDIC, and Stifel Bank & Trust, Member FDIC, (collectively, "Stifel Banks"). Stifel Banks are affiliated with Stifel, Nicolaus & Company, Incorporated, Member SIPC & NYSE, each a wholly owned subsidiary of Stifel Financial Corp. Unless otherwise specified, references to "Stifel" may mean Stifel, Nicolaus & Company, Incorporated or its affiliates. Non-deposit products purchased from or held by Stifel and/or Stifel Banks are not insured by the FDIC, are not deposits, and may lose value. Stifel, Nicolaus & Company, Incorporated is not an FDIC insured bank and it does not accept deposits. None of Stifel and/or Stifel Banks provide legal or tax advice. Build617 is not an affiliate of Stifel Bank.