

# IntraFi® Guide

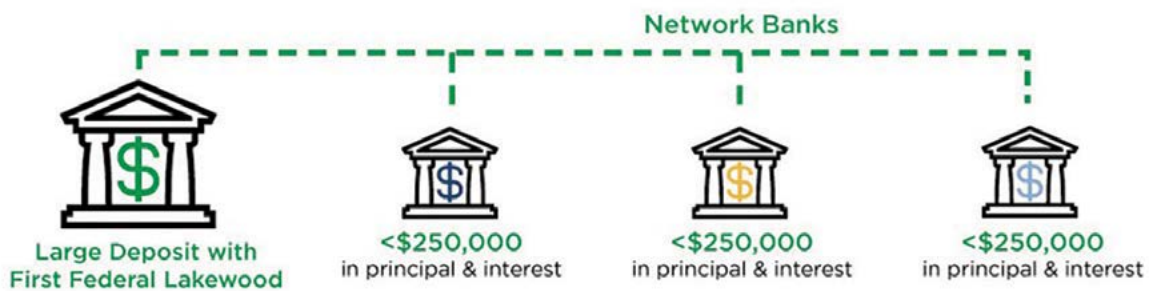
## What is it?

IntraFi is a service that balances your need for security, returns, and liquidity. Your total account value — no matter how high — remains covered under the FDIC insured limit while allowing real-time liquidity and access through your First Federal Lakewood account.

## How does it work?

The funds in your First Federal Lakewood accounts (with large cash balances >\$250,000) are divided and placed into deposit accounts at other network banks. These network bank accounts maintain balances under the standard FDIC insurance maximum of \$250,000, spreading your total First Federal Lakewood account balance out at as many network banks as needed to ensure complete FDIC coverage. All of your funds can be controlled, no matter where they are placed, through your First Federal Lakewood account.

You can choose to have funds placed in demand deposit accounts, money market deposit accounts, or CDs. With your funds placed in separate accounts, and balances slightly below \$250,000, both principal and interest are eligible for FDIC insurance.



## IntraFi is for you if...

You're looking for access to multi-million-dollar FDIC protection. By banking with us, you can access FDIC coverage from a network of banks. You'll also enjoy the convenience of transparent, detailed reporting and the ease of receiving periodic statements from us.

Learn more about IntraFi by watching [this quick video](#).

