

Bank Safe, Bank Smart®

Why Choose Insured Cash Sweep?

With the Insured Cash Sweep®, or ICS®, service, you can place your funds into demand deposit accounts (using the ICS demand option), money market deposit accounts (using the ICS savings option), or both, and:

- **Rest assured** knowing your ICS funds are eligible for multi-million-dollar FDIC insurance that's backed by the full faith and credit of the U.S. government
- **Earn returns;** put your money to work for you
- **Access your funds** with unlimited program withdrawals (using the ICS demand option) or up to six program withdrawals per month (using the ICS savings option)
- **Support your community** by keeping the full amount of your deposit local so that we can fund more loans here in our backyard¹
- **Eliminate the ongoing tracking burdens** associated with collateralization and the need to footnote uninsured deposits in financial statements if you are accustomed to these practices

What Else Do You Need to Know?

You receive a regular monthly statement from us showing your ICS balances and other key information. And you can check your ICS balances and track other important information of interest to you online, 24/7, through a specially designed Depositor Control Panel. Your confidential information remains protected.



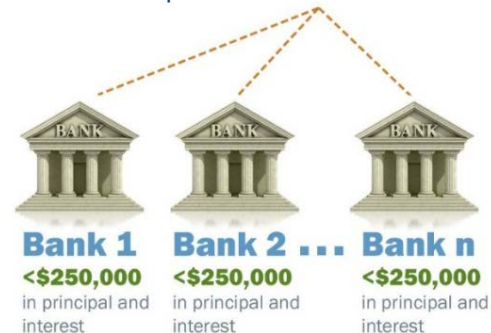
Together, We are First.
fnbmichigan.com

How Does ICS Work?

When our bank places your funds using ICS, your deposit is sent from your transaction account at our bank into deposit accounts at other ICS Network banks in amounts below \$250,000, the standard FDIC insurance maximum. As a result, you can access FDIC insurance coverage from many institutions while working directly with just us.



Sign the agreements, use an existing checking or other transaction account (or set up one), and deposit your funds. (If you choose both the savings and demand options, you will need to have a separate transaction account for each.)



Deposits are sent to demand deposit accounts or money market deposit accounts at other Network banks in amounts under \$250,000, the standard FDIC insurance maximum per insured capacity, per bank. (You still receive just one regular statement from us.)

Jennifer Nemecek, CTP
269.488.8887

348 W. Michigan Avenue, Kalamazoo, MI 49007
JLNemecek@fnbmichigan.com



[1] When deposited funds are exchanged on a dollar-for-dollar basis with other banks in the ICS Network, a participating institution can use the full amount of a deposit placed through ICS for local lending, satisfying some depositors' local investment goals or mandates. Alternatively, with a depositor's consent to certain types of ICS transactions, the bank may choose to receive fee income instead of deposits from other banks. Under these circumstances, deposited funds would not be available for local lending.

Placement of funds through the ICS service is subject to the terms, conditions, and disclosures in the service agreements, including the Deposit Placement Agreement ("DPA"). Limits and customer eligibility criteria apply. In the ICS savings option, program withdrawals are limited to six per month. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA"), a depositor's balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before ICS settlement for a deposit or after ICS settlement for a withdrawal) or be ineligible for FDIC insurance (if the relationship institution is not a bank). As stated in the DPA, the depositor is responsible for making any necessary arrangements to protect such balances consistent with applicable law. If the depositor is subject to restrictions on placement of its funds, the depositor is responsible for determining whether its use of ICS satisfies those restrictions. ICS, Insured Cash Sweep, and Bank Safe, Bank Smart are registered service marks of IntraFi Network.