

## Insured Cash Sweep (ICS) Checking and Savings

Tier	Interest Rate	APY*
\$0-\$99,999	0.03%	0.03%
\$100,000-\$499,999	0.04%	0.04%
\$500,000-\$999,999	0.05%	0.05%
\$1,000,000-\$4,999,999	0.06%	0.06%
\$5,000,000+	0.07%	0.07%

Interest rate and APY\* may change after account is opened. Unlimited FDIC Insurance and Michigan Public Act 20 compliant, ask your banker for details.

## CDARS Certificates of Deposit

Term	Interest Rate	APY*
4 Week	0.05%	0.05%
13 Week	0.08%	0.08%
26 Week	0.10%	0.10%
1 Year	0.12%	0.12%
2 Year	0.17%	0.17%
3 Year	0.20%	0.20%

Early withdrawal penalties will apply if funds are withdrawn prior to maturity.

\*APY=Annual Percentage Yield. Current rates as of 1.1.22, rates are subject to change. Fees could reduce earnings on accounts