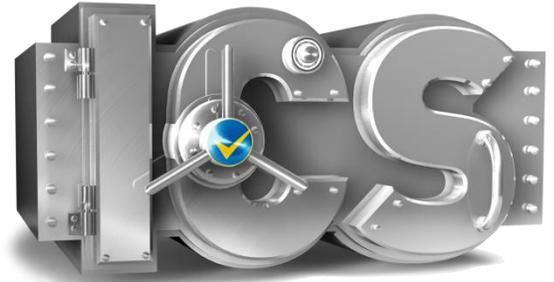


# ICS – It Pays To Be Safe®

## What is ICS?

Through ICS®, the Insured Cash Sweep® service, you can earn interest on funds placed into money market deposit accounts, enjoy up to six program withdrawals per month, and rest assured knowing that your ICS funds are eligible for multi-million-dollar FDIC insurance that's backed by the full faith and credit of the United States government. Simply put, with ICS, you can have it all.



## How Does It Work?

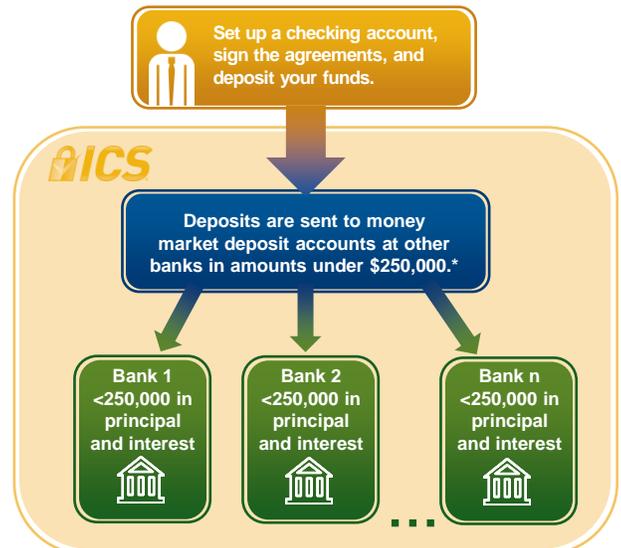
When our bank places funds for you using ICS, your deposit is sent from your transaction account at our bank into money market deposit accounts at other ICS Network banks in amounts below the standard FDIC insurance maximum (\$250,000). This makes your funds eligible for FDIC protection. As a result, you can access FDIC insurance coverage from many institutions while working directly with just us, an institution you already know and trust. It's that easy.

## 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 monthly program withdrawals online, 24/7, through a specially designed Depositor Control Panel.

Your confidential information remains protected.

ICS can eliminate ongoing tracking burdens if you are accustomed to collateralization. It can also eliminate the need to footnote uninsured deposits in financial statements if you have to produce statements and note that type of risk.



\* The standard FDIC insurance maximum is \$250,000 per insured capacity, per bank.



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