

Insured Cash Sweep (ICS) Checking and Savings

| Tier | Interest Rate | APY |
|-------------------------|---------------|-------|
| \$0-\$99,999 | 0.30% | 0.30% |
| \$100,000-\$499,999 | 0.40% | 0.40% |
| \$500,000-\$999,999 | 0.55% | 0.55% |
| \$1,000,000-\$4,999,999 | 0.70% | 0.70% |
| \$5,000,000+ | 0.85% | 0.85% |

Interest rate and APY may change after the 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 | 0.95% | 0.95% |
| 13 Week | 1.15% | 1.16% |
| 26 Week | 1.25% | 1.26% |
| 1 Year | 1.45% | 1.46% |
| 2 Year | 1.95% | 1.97% |
| 3 Year | 2.10% | 2.12% |
| 5 Year | 2.70% | 2.74% |

Early withdrawal penalties will apply if funds are withdrawn prior to maturity.

Current rates as of 1.1.19 are subject to change. Fees could reduce earnings on accounts