

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Early withdrawal penalties will apply if funds are withdrawn prior to maturity.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 11/1/18 are subject to change. Fees could reduce earnings on accounts