

## 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Early withdrawal penalties will apply if funds are withdrawn prior to maturity.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 4.1.19 are subject to change. Fees could reduce earnings on accounts