

## Insured Cash Sweep (ICS) Checking and Savings

Tier	Interest Rate	APY
\$0-\$99,999	0.15%	0.15%
\$100,000-\$499,999	0.20%	0.20%
\$500,000-\$999,999	0.30%	0.30%
\$1,000,000-\$4,999,999	0.45%	0.45%
\$5,000,000+	0.60%	0.60%

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	0.60%	0.60%
13 Week	0.80%	0.80%
26 Week	0.90%	0.90%
1 Year	1.10%	1.11%
2 Year	1.50%	1.51%
3 Year	1.65%	1.66%
5 Year	1.75%	1.77%

Early withdrawal penalties will apply if funds are withdrawn prior to maturity.

Current rates as of 9.9.19 are subject to change. Fees could reduce earnings on accounts