



A Sweep You Can Bank On®

ICS®, the Insured Cash Sweep® service, is a safe cash management solution that enables you to access FDIC insurance beyond \$250,000 on large deposits placed into demand deposit accounts while working directly with our bank.

Why Choose Insured Cash Sweep?

With the Insured Cash Sweep service, you can have it all. Using ICS, you can:

- **Rest assured** knowing your ICS funds are eligible for multi-million-dollar FDIC insurance that's backed by the full faith and credit of the U.S. government
- **Enjoy the ease** of working through a single bank relationship and receiving just one regular statement
- **Enjoy daily liquidity** through unlimited program withdrawals
- **Eliminate ongoing collateral tracking and the need to footnote uninsured deposits in financial statements** if you are accustomed to these practices
- **Support our community** by keeping the full amount of your deposit local so that we can fund more loans here in our backyard¹

TBK  BANK

Contact us to get started.

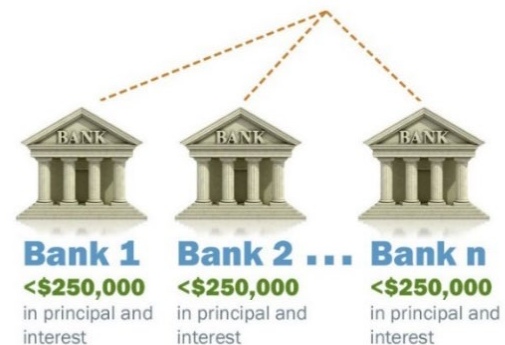
Member
FDIC

How Does ICS Work?

Our bank is a member of a special network, the ICS Network. When our bank places your funds using ICS, your deposit is sent from your transaction account at our bank into deposit accounts at other ICS Network banks in amounts below \$250,000, the standard FDIC insurance maximum. As a result, you can access FDIC insurance coverage from many institutions while working directly with just us and receiving just one regular statement.



Sign the agreements, use an existing checking or other transaction account (or set up one), and deposit your funds.



Deposits are sent to demand deposit accounts at other ICS Network banks in amounts under \$250,000.

What Else Do You Need to Know?

You can check your ICS balances and track other important information of interest to you online, 24/7. Also, your confidential information remains protected.

[1] When deposited funds are exchanged on a dollar-for-dollar basis with other banks in the ICS Network, we can use the full amount of a deposit placed through ICS for local lending, satisfying some depositors' local investment goals or mandates. With a depositor's consent, we may choose to receive fee income instead of deposits from other banks in the ICS Network. Under these circumstances, deposited funds would not be available for local lending.

Placement of funds through the ICS service is subject to the terms, conditions, and disclosures in the service agreements, including the CDARS-ICS Participating Institution Agreement and applicable Deposit Placement Agreement ("DPA"). Limits apply, and customer eligibility criteria may apply. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA"), a depositor's balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before ICS settlement for a deposit or after ICS settlement for a withdrawal) or be ineligible for FDIC insurance (if the relationship institution is not a bank). As stated in the DPA, the depositor is responsible for making any necessary arrangements to protect such balances consistent with applicable law. If the depositor is subject to restrictions on placement of its funds, the depositor is responsible for determining whether its use of ICS satisfies those restrictions. ICS, Insured Cash Sweep, and A Sweep You Can Bank On are registered service marks of Promontory Interfinancial Network, LLC.