Addendum to ICS Deposit Placement Agreement

This Addendum (this “Addendum”) supplements and amends the ICS Deposit Placement Agreement (“Agreement”) between you and [BANK NAME] (“we” or “us”). This Addendum shall be effective prospectively as of the earliest date as permissible pursuant to Section 8.4(d) of the Agreement. Notwithstanding anything to the contrary in the Agreement, the Program Withdrawal limit will not be enforced.

ICS,® the Insured Cash Sweep,® service

Insured Cash Sweep is a smart way to secure large deposits while maintaining access to and earning interest on funds placed into demand deposit accounts and money market deposit accounts. Deposits placed through ICS are eligible for multi-million-dollar FDIC protection that is backed by the full faith and credit of the United States government.

Disclaimer:

Placement of funds through the ICS or CDARS service is subject to the terms, conditions, and disclosures in the service agreements, including the Deposit Placement Agreement (“DPA”). Limits apply and customer eligibility criteria may apply. In the ICS savings option, program withdrawals are limited to six per month. 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 or CDARS settlement for a deposit or after ICS or CDARS 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 or CDARS satisfies those restrictions. ICS, Insured Cash Sweep, CDARS, and Certificate of Deposit Account Registry Service are registered service marks of Promontory Interfinancial Network, LLC.