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

Placement of funds through IntraFi Network Deposits is subject to the terms, conditions, and disclosures in the program agreements, including the Deposit Placement Agreement ("DPA"). Program withdrawals may be limited to six per month for funds placed in MMDAs. 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 settlement for a deposit or after 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 IntraFi Network Deposits satisfies those restrictions. Network deposits is a service mark, and IntraFi, the IntraFi logo, ICS and CDARS are registered service marks, of IntraFi Network LLC.

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a UbU [Y a Ybh`d`Ub`g\U``]bW` i XY.

f]l`h\Y`XYg][bUh]cb`cZ`U`d i V`JW`XYdcdg]hcfm`cf`XYdcdg]hcf]Yg`Ug`XYZ]bYX`j]b`gYWh]cb`%`cZ`
D`@`%-+\$`W`&` *`fl`7`%+.-!`(%L`UbX` a Um`dYf a]h`XYdcdg]hg`j]b`g i W`d i V`JW`XYdcdg]hcfm`cf`
XYdcdg]hcf]Yg`Ug`dYf a]hhYX`j]b`gYWh]cb` (`cZ`D`@`%-+\$`W`&` *`fl`7`%+.-!`((L`cf`j]b`g i VgYWh]cb`]"`cZ`
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VY\U`Z`cZ`Ubm`cbY`cf`a cfY`Wc i bh]Yg`cf` a i b]W]dU`h]Ygž`cf`Ubm`VcUfXž`Wc a a]gg]cbž`
XYdUfh a Ybh`cf`U [YbWm`cZ`Ubm`cZ`h\Y`ZcfY [c]b [` \U] b [`W i ghcXm`cZ`Z i bXgž`V i h`g\U``bch`
j]bW` i XY`U`gW\cc`X]ghf]Wh/