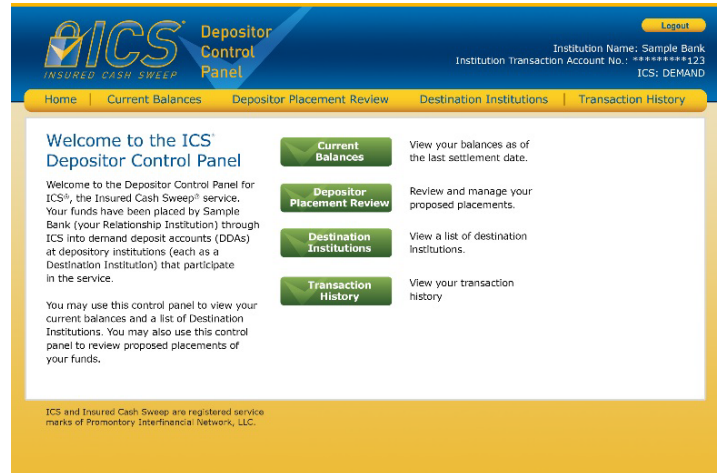


ICS® Depositor Control Panel...Getting Started

With the ICS, or Insured Cash Sweep®, service, funds placed into demand deposit accounts (DDAs) are eligible for multi-million-dollar FDIC insurance.

The Depositor Control Panel (DCP) is a secure website specially created to help you manage your ICS account. Using the DCP, you can:

- ✓ Check current DDA balances
- ✓ View a list of Destination Institutions (where your DDA funds could be placed)
- ✓ Review and manage daily proposed fund placements
- ✓ View your transaction history



Current Balances

Check your DDA balances, including principal and accrued interest, for funds placed through ICS.

Destination Institutions

View the list of institutions where your ICS funds could be placed. This list does not contain Destination Institutions you have excluded through our bank (as identified in the ICS Deposit Placement Agreement).

Depositor Placement Review (DPR)

Review the proposed placements of your funds for that business day. The Proposed Placement List includes the Destination Institutions at which your funds are proposed to be placed and the principal balance (but not accrued unpaid interest) proposed to be placed at each institution. DPR is available each business day from 3:00 PM to 3:15 PM ET.

Transaction History

View the list of transactions for your account, including deposits, withdrawals, capitalizations, and taxes withheld over the last 45 days.

How to Access the Depositor Control Panel

The DCP is available at www.depositorcontrol.com. Upon first use, you will be prompted for your user name and password. Your initial user name and password are listed below. After you have logged in for the first time, you will be prompted to personalize your user name and password for future use.

User Name _____

Password _____

As always, you can contact us with any questions.



Member FDIC