

Bank Safe, Bank Smart[®]

What Is ICS[®]?

Through ICS, the Insured Cash Sweep[®] service, you can earn interest on funds placed into demand deposit accounts (using the ICS demand option), money market deposit accounts (using the ICS savings option), or both, and rest assured knowing that your ICS funds are eligible for multi-million-dollar FDIC insurance.

You can also enjoy unlimited program withdrawals (using the ICS demand option) or up to six program withdrawals per month (using the ICS savings option).

Simply put, with ICS, you can have it all.

How Does ICS Work?

When our bank places funds for you using ICS, your deposit is sent from your transaction account at our bank into deposit accounts at other ICS Network banks in amounts below the standard FDIC insurance maximum (\$250,000). This makes your funds eligible for FDIC protection. As a result, you can access FDIC insurance coverage from many institutions while working directly with just us, an institution you already know and trust.

It's that easy.

What Else Do You Need to Know?

You receive a regular monthly statement from us for each option showing your ICS balances and other key information. And you can check your ICS balances and track other important information of interest to you online, 24/7, through a specially designed Depositor Control Panel.

Your confidential information remains protected.

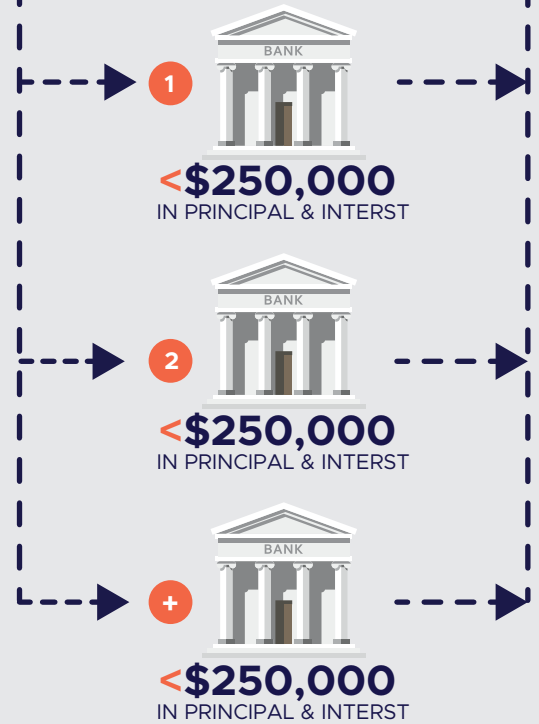
ICS can eliminate the ongoing tracking burdens associated with collateralization and the need to footnote uninsured deposits in financial statements if you are accustomed to these practices.



LARGE DEPOSIT
WITH PANACEA FINANCIAL + ICS

Sign the agreements, use an existing checking or other transaction account (or set up one), and deposit your funds¹

Deposits are sent to demand deposit accounts or money market deposit accounts at other Network banks in amounts under \$250,000²



1. If you choose both the savings and demand options, you will need to have a separate transaction account for each.

2. Deposits are sent to demand deposit accounts using the demand option and to money market deposit accounts using the savings option. The standard FDIC insurance maximum is \$250,000 per insured capacity, per bank.