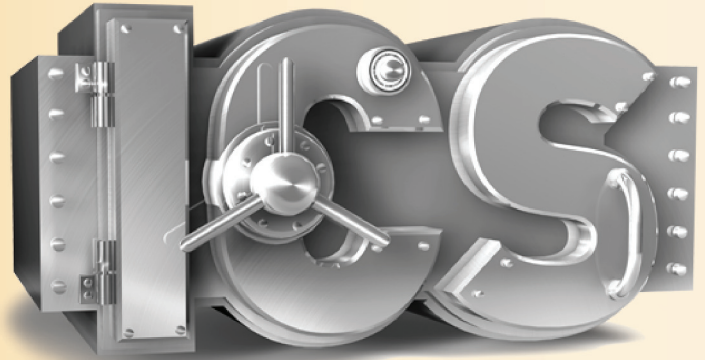


Getting Started Using ICSSM

You've decided to place your funds using the demand option and/or savings option of the ICSSM service for many reasons, including to:

- **Enjoy peace of mind** by making your large deposits eligible for multi-million-dollar FDIC insurance
- **Access funds** with unlimited program withdrawals using the demand option and up to six program withdrawals per month using the savings option
- **Earn interest** by putting excess cash balances to work in demand deposit accounts and/or money market deposit accounts



How do you begin using the ICS service?

- 1 **Sign the agreements.** Sign an ICS Deposit Placement Agreement and a custodial agreement with us.
- 2 **Set up an account.** Identify an existing checking account or other transaction account, or set up a new one, to be used with each ICS option you choose.
- 3 **Place funds through ICS.** You work directly with just us, and we do the legwork without charging any fees. At your direction, and based on the ICS option(s) you select, funds are sent between your account(s) at our bank and demand deposit accounts, money market deposit accounts, or both at other ICS Network institutions.*

* Based on triggering events as set forth in the ICS Deposit Placement Agreement you enter into with our bank.

What else do you need to know?

Rest assured:

- Your money is always on deposit in regulated, FDIC-insured institutions.
- You can check balances and see (online) where your funds are at all times.
- As always, your confidential information remains protected.
- If you are an existing CDARS[®] customer and your funds are placed both through CDARS and through ICS under the same tax identification number, the ICS system is programmed to recognize your existing CDARS placements and exclusions maintained by us. Online tools allow you to verify that your funds are not being placed in institutions you have excluded. (Note that different tax identification numbers do not guarantee different insurable capacities.)

**Work directly with just us – a bank you already know and trust –
to enjoy peace of mind, yield, and access to funds.**

Contact us today!

For more information, speak with a Flushing Bank representative or go to www.FlushingBank.com.

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