



DEPOSITOR CONTROL PANEL

Getting Started

The Depositor Control Panel (DCP) is a secure website specially created to help you manage your ICS and CDARS account(s).

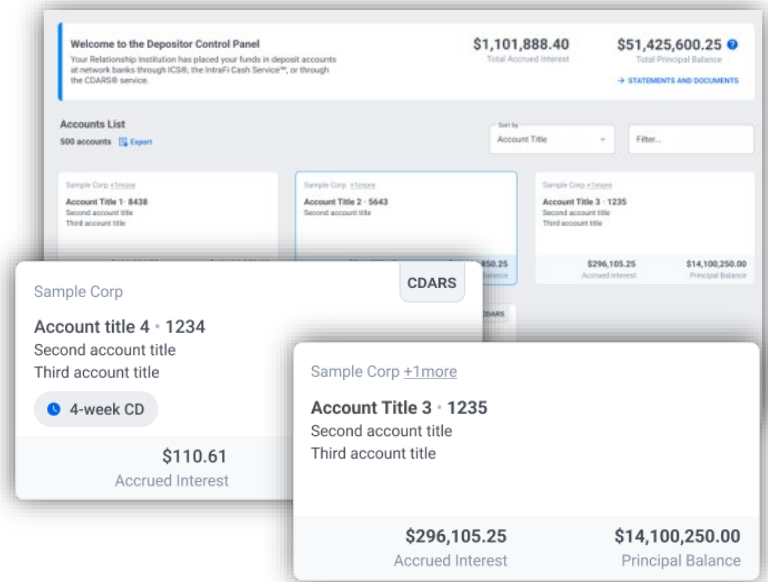
For your ICS accounts, you can

- check your balances,
- view where your funds could be placed,
- review and manage daily proposed fund placements,
- view monthly statements (if your bank has opted in to allow this feature),
- track monthly program withdrawals, and view your transaction history.

For your CDARS account, you can

- Check current account balance
- View Statements and notices (if your bank has opted in to allow this feature).

[DepositorControl.com](https://www.depositorcontrol.com)



ICS ONLY ACCOUNT FEATURES

Current Balances

Check your balance at each Destination Institution, including principal and accrued interest.

Destination Institutions

View the list of institutions where your funds could be placed. This list does not contain institutions you have previously excluded.

Depositor Placement Review

Review the proposed placements of your funds for that business day. You may review and reject any placements on the Proposed Placement List. Depositor Placement Review is available each business day from 3:00 to 3:15 PM ET.

As always, you can contact us with any questions.

Program Withdrawals

Keep track of your monthly program withdrawals, if applicable.

Transaction History

View the list of transactions for your account, including deposits, withdrawals, and capitalizations, over the last 45 days. Balance, interest rate, and placement history for the past 45 days are also available.

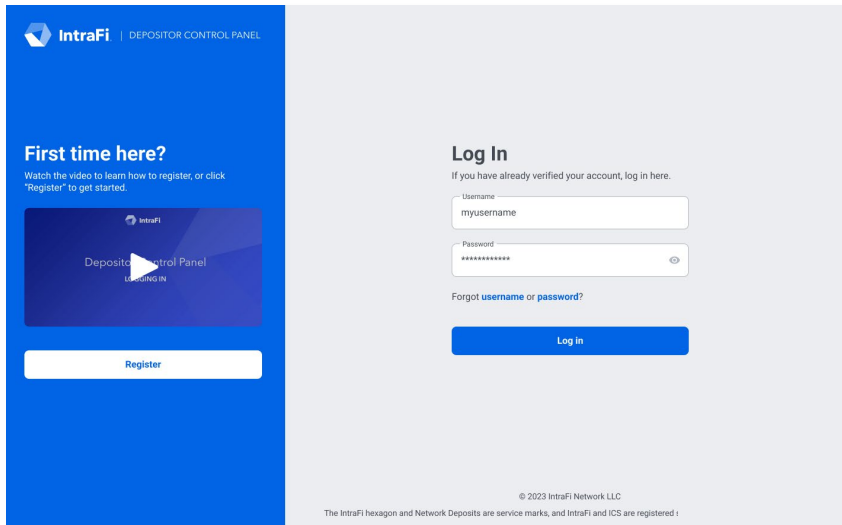


Contact Treasury Management
treasury@westshorebank.com
231-845-3580

Member
FDIC

DEPOSITOR CONTROL PANEL

Getting Started



How to Access the Depositor Control Panel

The DCP is available at www.depositorcontrol.com.

If you are creating a new DCP account, click "Register."

Next, enter the applicable information to verify the account, including

- Any account number the customer uses with ICS or CDARS (The CDARS Account ID is located on CDARS statements and notices).
- Last four digits of Tax ID or alternate ID (select cases only); and
- The email address used for the ICS and/or CDARS account.

Please create a new username and password, then click "VERIFY AND CREATE MY ACCOUNT."

You will receive an email from no-reply@depositorcontrol.com to verify your account. If you do not receive the email, please check your spam folder. Once you click the verification link in the email, it will take you back to the login screen to enter your username and password.

Deposit placement through CDARS or ICS is subject to the terms, conditions, and disclosures in applicable agreements. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one destination bank, a depositor's balances at the institution that places deposits may exceed the SMDIA (e.g., before settlement for deposits or after settlement for withdrawals) or be uninsured (if the placing institution is not an insured bank). The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through CDARS or ICS satisfies any restrictions on its deposits. A list identifying IntraFi network banks appears at <https://www.intrafi.com/network-banks>. The depositor may exclude banks from eligibility to receive its funds. IntraFi, ICS, and CDARS are registered service marks, and the IntraFi hexagon and IntraFi logo are service marks, of IntraFi Network LLC.