

ICBSD/ICBND Cooperative Liquidity Program Agreement

This agreement documents the interest and intent of the ICBSD or ICBND member bank listed below, in participating in a voluntary and unbinding network of member banks in providing liquidity funding to other network members on an as needed basis.

This agreement and membership ICBSD/ICBND in the ICBND Cooperative Liquidity Program (the Liquidity Program) does not legally bind any Liquidity Program member to participate in a funding request or to respond to funding requests by participating members. Withdrawal from the Liquidity Program is provided without restrictions and at any time by contacting ICBSD or ICBND in writing.

ICBSD and ICBND is responsible only for maintaining and sharing with participating Liquidity Program members, upon their written request, a list of the contact information for participating members as provided below. No fee of any kind will be received by the ICBSD or ICBND in conjunction with maintaining this Liquidity Program.

The sole purpose of the Liquidity Program is to facilitate quick access to cash for Liquidity Program members by providing contact information for the offering of Certificates of Deposit in amounts up to the FDIC deposit insurance limitation. All certificate terms and conditions are negotiated between participating Liquidity Program members.

I have read and understand this agreement and request that my bank be included on the list of participants in the ICBSD/ICBND Liquidity Program and I authorize the ICBSD and ICBND to share this contact information with other Liquidity Program members.

Signature

Date

Printed Name and Title

Bank Name

Primary Liquidity Program
Contact

E-mail

Telephone #

Secondary Liquidity Program
Contact

E-mail

Telephone #

Please keep a copy of this Agreement for your records and submit electronically to gregmccurry@icbsd.com or barryh@icbnd.com you may also mail a copy to:

ICBSD/ICBND Liquidity Network
Attn: Greg D. McCurry
PO Box 696
Mitchell, SD 57301