

The peace of mind you deserve

First Choice Bank (FCB) believes you deserve the peace of mind knowing that your deposits are safe and fully insured by the FDIC. As your financial partner, First Choice Bank has solutions for both consumer and business clients to insure your deposit accounts up to \$120 million.

Benefits:

- **Peace of Mind** - Insure your deposits in excess of the standard FDIC insurance
- **Convenience** - Fully automated, overnight sweeps to participant banks
- **Easy Accessibility**- Funds are liquid and can be accessed directly through your FCB account
- **Access to Reports** - Monthly account statements provide details of participant banks and balances of funds in Program

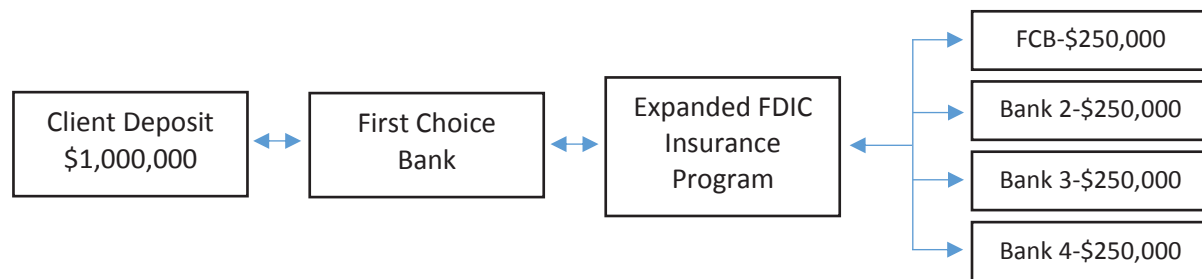
FREQUENTLY ASKED QUESTIONS

What is the Expanded FDIC Insurance Program?

The Expanded FDIC Insurance Program is a liquid FDIC insured alternative that enables clients of First Choice Bank to obtain millions of dollars of FDIC insurance with daily liquidity.

How does the Program work?

Client deposits from First Choice Bank are swept daily to/from your account into the Expanded FDIC Insurance Program. Deposits that exceed the target balance are then allocated to FDIC insured account held at other banks within the program. Deposits are allocated to as many banks as necessary, up to the program maximum, to fully insure your funds. Clients have full access to their cash on a daily basis.



What is the standard FDIC Insurance?

The FDIC insures up to \$250,000 per depositor per FDIC-insured bank. To learn more about how to calculate standard FDIC insurance, please visit [FDIC's Electronic Deposit Insurance Estimator \(EDIE\)](#).

What is the FDIC Insurance limit in the Program?

First Choice Bank clients can insure deposit accounts up to \$120 million per Tax ID.

Can I access my funds once they're in the Program?

Yes, clients have full access to their deposits.

What if a Bank in the Program fails?

The Expanded FDIC Insurance Program uses multiple banks, and all participant banks are FDIC insured. If one bank in the program was to fail, an FDIC claim would be filed for the amount placed in the participant bank. The funds placed at other banks continue to be available to the client.