THUMB BANK & TRUST
MARLETTE, MICHIGAN

FUNDS AVAILABILITY POLICY

Our general policy is to allow you to withdraw funds deposited in your account on the first business day after the day we receive your deposit. In some cases, we may delay your ability to withdraw funds beyond the first business day. Then, the funds will generally be available by the second business day after the day of deposit.

Notice to Depositors

In accordance with the provision of 12 CFR 208.17 - DISCLOSURE OF FINANCIAL INFORMATION BY STATE MEMBER BANKS, you are entitled to receive from Thumb Bank & Trust financial information for the past two (2) years in the same or substantially the same format as the following Call Report Schedules:

Balance Sheet
Income Statement
Changes in Equity Capital
Changes in Allowance for Loans and Lease Losses
Non Performing Loans

Should you wish to receive any of this information, contact an officer of Thumb Bank & Trust, at 7254 Michigan Avenue, Pigeon, Michigan 48755, (989) 453-3113, for your free copy. This information has not been reviewed, or confirmed for accuracy or relevance by the Board of Governors of the Federal Reserve System.

Annual Disclosure Statement

The Federal Reserve Board requires State-Chartered Banks that are members of the Federal Reserve System to prepare and make available on request annual disclosure statements of the banks financial condition.

USA PATRIOT ACT

Important Information About Opening a New Account

Identification Information

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

NOTICE TO INQUIRERS AND LOAN APPLICANTS

You have a right to submit a written application for a mortgage loan or a home improvement loan or to request written information concerning typical loan terms that we are currently offering on mortgage loans and home improvement loans. It is illegal to establish a minimum mortgage amount of more than $10,000.00 or a minimum home improvement loan of more than $1,000.00. It is illegal to deny a loan or vary the terms and conditions of a loan because of the racial or ethnic trends or characteristics of the neighborhood or the age of the structure, but not because of its physical condition. If your application for a loan is rejected, you have a right to a written statement of the reason for the rejection. If you are granted a loan, but the amount required for down payment, the interest rate, term to maturity, application procedure, or other terms or conditions of the loan vary from terms or conditions offered in other neighborhoods, you have a right to a written statement of the reasons for the variation. The rights described in this notice are set forth in and limited by Act No. 135 of the Public Acts of 1977. If you believe that your rights under this act have been violated, you should contact the Office of Financial and Insurance Services, P.O. Box 30224, Lansing, Michigan 48909.

EQUAL HOUSING
LENDER

We Do Business in Accordance With Federal Fair Lending Laws

UNDER THE FEDERAL FAIR HOUSING ACT, IT IS ILLEGAL, ON THE BASIS OF RACE, COLOR, NATIONAL ORIGIN, RELIGION, SEX, HANDICAP, OR FAMILIAL STATUS (HAVING CHILDREN UNDER THE AGE OF 18), TO:

- Deny a loan for the purpose of purchasing, constructing, improving, repairing or maintaining a dwelling or to deny any loan secured by a dwelling; or
- Discriminate in fixing the amount, interest rate, duration, application procedures, or other terms or conditions of such a loan, or in appraising property.

IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED AGAINST, YOU SHOULD SEND A COMPLAINT TO:

Assistant Secretary for Fair Housing and Equal Opportunity
Department of Housing & Urban Development
Washington, DC 20410,
for processing under the Federal Fair Housing Act

AND TO:

Federal Reserve Consumer Help
PO Box 1200
Minneapolis, MN 55480
for processing under Federal Reserve Regulations

UNDER THE EQUAL CREDIT OPPORTUNITY ACT, IT IS ILLEGAL TO DISCRIMINATE IN ANY CREDIT TRANSACTION:

- On the basis of race, color, national origin, religion, sex, marital status, or age;
- Because income is from public assistance; or
- Because a right was exercised under the Consumer Credit Protection Act.

IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED AGAINST, YOU SHOULD SEND A COMPLAINT TO:

Federal Reserve Consumer Help
PO Box 1200
Minneapolis, MN 55480

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this Web site.

THUMB BANK & TRUST
GENERAL AGREEMENT FOR SAVINGS ACCOUNTS

As used herein, the terms "I", "me", "my", "us", and "our" refer to the depositor (whether joint or individual) and the term "you" and "your" refer to the institution. The following agreement shall govern my account with you as reflected on the deposit account signature card, under "type of service". My agreement with you also includes signature cards, transfer authorization and any other documents or notices executed and/or issued to establish and/or maintain my account (sometimes collectively called "Agreement"). In addition, my agreement with you includes all applicable state and federal laws and regulations including Clearing House rules and the Uniform Commercial Codes.

GENERAL RULES. The following rules apply to all types of accounts.

1. **Deposits.** Even though you may credit my account immediately upon my making a deposit, I understand, except for cash deposits, you receive any other item as a collecting bank and you may handle the collection of any cash item in accordance with your usual practice. I understand that if any item is returned, it should be debited back to my account and you may adjust the interest earned on my account, if any, accordingly. You may also refuse to honor any request I make, whether or not preauthorized, to withdraw funds from my account until you have received final settlement for the item deposited. I may make deposits to the account as often, and in such amounts as I wish, unless otherwise specified in the deposit account signature card. All deposits must be in U.S. dollars. All deposits to my account which are received by you after 2:00 p.m. on business days or on Saturdays, Sundays, or holidays may be treated by you as if received at the opening of the next business/banking day. I understand that any deposit I make may be subject to a service charge.
2. **Withdrawals.** I understand that notwithstanding my right to withdraw from my account, you have the right to require prior written notice from me of my intent to withdraw, according to the minimum time for such notice set forth in the Agreement. I understand that any withdrawal I make may be subject to a service charge. I agree not to attempt to withdraw more than the amount available to me in the account.
3. **Set Offs.** If I owe you any money, either directly or indirectly, you may use the funds in my account as payment upon such debt. If our account is a joint account, it is agreed that you are held harmless and indemnified by us in the event the account is set off for debt of only one joint owner. Each joint owner herby acknowledges your right to so offset for any one of the joint owners.
4. **Expenses.** I agree that, if you incur any expense due to an attachment, garnishment or levy upon my account, including, but not limited to, court costs and attorney's fees, I will reimburse you for such expenses or you may charge any portion of such expense to my account.
5. **Dormant Accounts.** I understand that if my account is dormant, I may be charged the fee specified and you may stop paying interest on my account. I further agree that you are relieved of all further responsibility if my account balance is escheated.
6. **Joint Accounts, Trust Accounts and Custodial Accounts.** I acknowledge that if my account is set up as a joint account, trust account or custodial account, I have instructed you as to proper title of the account and that you assume no legal responsibility to inform me as to how the creation of such accounts affects my legal interests. If I have any questions as to the legal effect of such types of accounts, I will consult my own attorney and I bear the sole responsibility of the legal effects of the creation of the account or how it is maintained with you. The law governing the ownership rights of such accounts shall be the law of the state where your main office is located.
7. **Joint Accounts.** If I select a joint account, I agree that the account will be a joint account payable to any one of the joint owners or the survivor of survivors of them, so long as each such owner/survivor is authorized to sign upon the account. If the account is joint but only one of the joint owners is authorized to sign upon the account, you may treat it as an individual account. You may cash or accept for deposit items payable to or endorsed by any of the joint owners. Even though it is my intent to create a right of co-ownership in a joint account, I understand that you may, upon receipt of notice of the death or incapacity of a joint owner, hold the account until you have satisfied yourself that all legal documents necessary to make payment have been delivered to you, or you have been ordered by a court to dispose of the account. If any dispute arises between the joint owners, you are authorized to freeze the account until you receive instructions signed by all joint owners or a court orders you as to the disposition of the account.
8. **Trust Accounts.** I understand that if I create the account as a trust that you may absolutely rely upon my representation to you, as I may change from time to time, as to who is the beneficiary of the trust. I warrant that all deposits and withdrawals upon the account will be made for the benefit of the beneficiary. I agree to comply with all applicable laws as to my actions as trustee for the account.
9. **Custodial Accounts.** If I have set the account up as a custodial account, I agree that the account shall be subject to the Uniform Gift to Minors Act, or similar law, as adopted in the state where your main office is located.
10. **Freeze, Service Charges and Balance Requirements.** I agree to pay you, or have you deduct from my account, such fees and service charges as you may, from time to time, impose as set forth in the Agreement. I agree to comply with any minimum balance/deposit requirements you may from time to time impose.
11. **Amendments and Alterations.** I agree that you may change the terms of this agreement at any time by conspicuously posting a notice of such change at your main office or by mailing the notice to my address as shown on your records, in either of which events, the changes will be binding upon me. Your ability to change the terms of the Agreement includes the right to increase or decrease any fees, minimum balance deposit requirements or any other term or condition to which my account is, or may be subject to.
12. **Closing Accounts.** I may withdraw all collected funds in the account at any time. You may close this account at any time by sending me a check for the collected balance in your possession and giving me a notice that you have done so.
13. **Assignment.** I understand that I cannot transfer or assign any interest I have in my account, except by withdrawal means, without your written consent.
14. **Effective Applicable Laws and Regulations.** I understand that if any of the provisions of this agreement are found to be in violation of, or restricted by, any applicable federal, state or local law, regulation, or ordinance, this agreement shall be so construed as to conform with such law, and that the remainder of this agreement shall not be affected by such laws, and shall remain in full force and effect.
15. **Interest.** My deposit will earn interest at such rates and subject to such terms and conditions as may be set forth by you from time to time.
16. **Statement Savings Account.** I will receive a periodic statement showing activity in my account and interest paid, if any, since the prior statement. Statements will be mailed to me at the mailing address shown on your records.
17. **Transfers and Assignments.** In accordance with the provisions of Regulation D (12 CFR 204), my account is not transferable, except as provided therein or as revised or amended from time to time by the Federal Reserve Board. In no event, may I transfer or assign this account without your written consent. By law you must prohibit me from making more than three withdrawals a month from my account for purposes of transferring funds to another account or for making payment to a third party by means of a pre-authorized or telephone agreement, order or instruction, except that withdrawals from my account will be permitted for the purposes of repaying loans and associated expenses to you.