

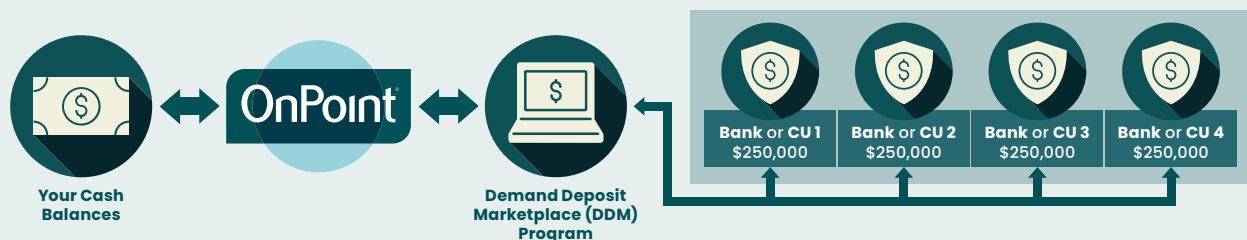
## Nonprofit Advantage FlexSweep

OnPoint Community Credit Union is committed to supporting the people and organizations dedicated to investing in our communities. The Nonprofit Advantage FlexSweep is a cash management solution that gives local nonprofits access to an expanded level of FDIC or NCUA deposit insurance coverage on funds by partnering with a network of participating banks and credit unions. This partnership provides additional security for your assets while offering attractive returns and convenient funds access.

### Nonprofits enjoy:

- Convenience of one deposit relationship and a single point of contact
- Access to expanded FDIC/NCUA insurance coverage
- Competitive interest rates
- Daily liquidity on funds

Effective Date: \_\_\_\_\_ Your APY: \_\_\_\_\_ %



### How It Works

The cash balances in your OnPoint deposit account are sent into the Demand Deposit Marketplace (DDM) program each business day. Those funds are allocated into deposit accounts at FDIC or NCUA-insured receiving institutions in increments of up to \$250,000, per eligible depositor, per receiving institution, per account ownership category. By allocating funds among different institutions, this gives you access to an expanded level of FDIC or NCUA deposit insurance coverage on your funds, up to OnPoint's Program Limit—currently \$50 million (per eligible depositor, based on TIN). Although your funds are allocated to the receiving institutions, you will always have access to the funds through your single banking relationship with OnPoint. Interest is compounded and credited monthly. Rates stated as Annual Percentage Yield (APY) as of the effective date and are subject to change after account opening. Nonprofit Advantage FlexSweep is available to organizations providing proof of IRS tax exempt status. Homeowner Associations are ineligible for this account type.