

FDIC Deposit Insurance Notice

THIS LETTER IS INFORMATIONAL ONLY AND REQUIRES NO RESPONSE.

The Federal Deposit Insurance Corporation (FDIC) requires that banks inform sweep account clients whether their funds are being swept into an account that is FDIC insured. If the funds are not swept into an FDIC insured account, the following information provides the status of those funds in the event of bank failure.

Funds deposited into your trust checkwriting account ("TCW") are not swept into your trust account until the next business day; therefore, the funds remain eligible for FDIC insurance until the next business day. Funds from your TCW are not swept into an FDIC insured account. However, in the event of bank failure, the funds in your trust account are separate from the bank's general assets and are not affected.

Should you have any questions, please contact your relationship manager or the Northern Trust Banking Service Center at 888-289-6542 (outside of the United States and Canada, call 312-444-4454). We appreciate your business and it is our privilege to serve the full range of your financial needs.



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TRUST**