

## Disclaimers

### External Links

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### Unlawful Internet Gambling

"In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act on 2006 and Regulation GG, this notification is to inform you that restricted transactions are prohibited from being processed through your account or relationship with our institution. Restricted transactions are transactions in which a person accepts credit, funds instruments or other proceeds from another person in connection with unlawful Internet gambling."

### CIP

#### Important Information About Procedures for Opening A New Account

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 to 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.

### FDIC

We at Northview want to make sure that you have access to the tools and resources you need to understand how FDIC insurance works.

- Northview Bank is a member of the Federal Deposit Insurance Corporation (FDIC).
- The Federal Deposit Insurance Corporation (FDIC) was created in 1933 to provide insurance protection for depositors of failed banks and to help maintain sound conditions in the nation's banking system.
- The FDIC is an independent agency of the U.S. Government. Since its inception, the FDIC has responded to thousands of bank failures. All insured deposits of failed banks and thrifts have been protected by the FDIC.
- The FDIC has launched a tool at <https://edie.fdic.gov/> that is designed to help consumers learn about what the benefits and limitations of deposit insurance mean for you.<sup>1</sup>

What is insured by the FDIC?

All types of deposits held at Northview Bank are covered by FDIC insurance including:

- Checking Accounts

- Premium Accounts
- Savings Accounts
- Money Market Savings Accounts
- Time Accounts (CDs)
- Deposit products (such as CDs and Savings Accounts) held in IRAs and other retirement accounts
- Outstanding Cashier's Checks, Money Orders, Loan Disbursement Checks, Interest Checks and Drafts issued by Northview

What amount of insurance coverage do I have for my accounts?

The FDIC Standard Maximum Deposit Insurance Amount (SMDIA) for deposits has been permanently increased to \$250,000 per depositor per insured financial institution. The following special rules apply to non-interest bearing transaction accounts:

#### Coverage Over Basic Insurance

The FDIC provides separate insurance coverage for deposit accounts held in different categories of ownership. It is possible to qualify for more than the current \$250,000 in coverage at one insured bank if you own deposit accounts in different ownership categories. The ownership categories are (1) single, (2) joint, (3) revocable trust (informal revocable trusts such as Payable-on-death accounts and formal revocable trusts such as living/family trusts created for estate planning purposes), (4) irrevocable trusts, (5) certain retirement plans, (6) employee benefit plans, (7) business (corporation, partnership, unincorporated associations), and (8) government.

What is not insured by the FDIC?

Northview Bank also offers a range of investment accounts that do not qualify as deposits and are therefore not covered by FDIC insurance. Examples of non-deposit investment products that are not covered by FDIC deposit insurance include:

- Investments in mutual funds
- U.S. Treasury bills, notes, and bonds purchased through an insured institution
- Annuities
- Bonds, or other securities
- Contents of a Safe Deposit Box

Where can I go if I still have questions?

- You can call FDIC toll-free at 1-877-ASK-FDIC (877-275-3342) from 8:00 am until 8:00 pm (Eastern Time) or contact them online at [www.fdic.gov](http://www.fdic.gov).
- You can also call Northview directly at 1-800-450-7575, or visit any of our locations.