General Disclaimer

QwickRate's broker-dealer partner QwickBonds/MCAP LLC and products offered by QwickBonds/MCAP LLC are not endorsed by ICBA.

QwickRate's broker partner MCAP LLC ("MCAP"), doing business as QwickBonds ("QB"), is a registered broker-dealer and member of the Financial Industry Regulatory Authority, Inc. ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). Brokered CDs and bonds are brokerage products and are offered by QB and are not offered by QwickRate. QB/MCAP and QwickRate are separate and unaffiliated companies.

For more information about SIPC, including a brochure entitled "How SIPC Protects You", please contact SIPC at: Securities Investor Protection Corporation, 805 15th Street NW, Ste. 800, Washington, DC 20005-2215; Tele: (202) 371-8300; Fax: (202) 223-1679; Email: asksipc@sipc.org; Website: www.sipc.org.

FINRA provides investor educational resources at: https://www.finra.org/investors#/. FINRA also provides investors access to BrokerCheck, a free tool to research the background and experience of financial brokers and firms. You can access this tool and a copy of a brochure that includes important information concerning FINRA BrokerCheck through the following methods:

- FINRA BrokerCheck Hotline: (800) 289-9999
- FINRA BrokerCheck Website: https://brokercheck.finra.org/

The USA Patriot Act creates an obligation to prevent money laundering and terrorist financing. Provisions of the Act require all U.S. financial institutions to obtain, record and verify information that identifies each individual or entity that opens an account. When opening an account with QB, we will ask you for name, address and employer identification number detail. In addition, QB may require you to provide identification documents as necessary to enable QB to verify identity. QB may also screen your name against various databases to verify your identity.

QB may have a position in the brokered CDs or bonds presented herein and may buy or sell such CDs or bonds in the course of its regular business. QB receives a fee from the depository institution on primary issue brokered CDs. QB acts as a principal on secondary market brokered CDs and bonds and may receive a markup on the sale of such CDs or bonds, which is included in the price presented.

Bonds are not FDIC-insured and may lose value if sold prior to maturity or in the event of default. Fixed income securities are subject to increased risk of loss of principal during periods of rising interest rates. Investment value will fluctuate, and bonds, when sold, may be worth more or less than original cost. Fixed income securities are subject to various other risks, including changes in interest rates, credit quality, market valuation, liquidity, prepayments, early redemption, corporate events, tax ramifications and other factors.

BEFORE TRADING ANY PARTICULAR BOND, YOU SHOULD UNDERSTAND THE EXACT TERMS AND CONDITIONS OF THE BOND, INCLUDING ITS CREDIT RATING, ITS MATURITY, ITS RATE AND YIELD, WHETHER IT IS CALLABLE, AND OTHER RELEVANT INFORMATION. PLEASE ALSO NOTE THAT PRICES, YIELDS AND AVAILABILITY OF ELIGIBLE BONDS ARE SUBJECT TO CHANGE BASED ON MARKET CONDITIONS. IF THE PRICE, YIELD OR AVAILABILITY OF A BOND CHANGES AFTER YOU HAVE PLACED THE ORDER, THEN YOUR ORDER WILL NOT BE FILLED. QB REPRESENTATIVES MAY CONTACT YOU IF THERE ARE CHANGES IN THE MARKET THAT MAY AFFECT YOUR ORDER.

QB is an online, direct access brokerage that executes all trades primarily on the electronic platform. QB will post bids and offers for bonds from various information sources and markets and will allow you to initiate execution of trades against those electronically displayed bond quotes. QB will provide you with direct access to electronic bond trading platforms. Electronic trading has a number of inherent advantages (such as speed, low cost, and a clear audit trail), but it also has certain inherent disadvantages. You should be aware that electronic bond trading platforms may have less liquidity or less advantageous prices than could be offered telephonically by a bond dealer. In addition, electronic trading platforms are inherently vulnerable to technical errors and outages.

Business Continuity Plan ("BCP"): QB plans to quickly recover and resume business operations after a Significant Business Disruption ("SBD") and respond by safeguarding our employees and property, making a financial and operational assessment, protecting QB's books and records, and allowing our clients to transact business. In short, our BCP is designed to permit QB to resume operations as quickly as possible, given the scope and severity of the SBD. Our BCP addresses the following if we are unable to continue our business: (1) data back-up and recovery; (2) mission critical systems; (3) financial and operational assessments; (4) alternative communications with clients, employees, and regulators; (5) alternate physical location of employees; (6) critical supplier, contractor, bank and counter-party impact; (7) regulatory reporting; and (8) assuring our clients prompt access to their funds and securities if we engage in a business where we hold such funds and securities. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, your orders and, if applicable, requests for funds and securities could be delayed during this period. QB will use all available means of communication to notify our clients. If the significant business disruption is so severe that it prevents QB from remaining in business, we will assure our clients' prompt access to their funds and securities if we engage in such business where we hold such funds and securities.

In the event of a SBD or for more information, contact the QwickBonds Help Desk at:

(844) 636-2663 -or- (312) 506-8755

helpdesk@qwickbonds.com

Market information herein has been obtained from sources considered to be reliable, but we do not guarantee that it is accurate or complete. Please refer to the *Brokered CD Disclosure Statement* for important disclosures about brokered CDs, which should be read carefully before purchasing a CD.