

ICBM Liquidity Network Agreement

This agreement documents the interest and intent of the ICBM member bank listed below, in participating in a voluntary and unbinding network of ICBM member banks in providing liquidity funding to other network members on an as needed basis.

This agreement and membership in the ICBM Liquidity Network (the Network) does not legally bind any Network member to participate in a funding request or to respond to funding requests by Network members. Withdrawal from the Network is provided without restrictions and at any time by contacting ICBM in writing.

ICBM is responsible only for maintaining and sharing with participating Network members, upon their written request, a list of the contact information for participating members as provided below. No fee of any kind will be received by ICBM in conjunction with maintaining this network.

The sole purpose of the Network is to facilitate quick access to cash for Network members by providing contact information for the offering of Certificates of Deposit in amounts up to the FDIC deposit insurance limitation. All certificate terms and conditions are negotiated between participating Network members.

I have read and understand this agreement and request that my bank be included on the list of participants in the ICBM Liquidity Network and I authorize ICBM to share this contact information with other Network members.

Signature

Date

Printed Name and Title

Bank Name

| _____
Primary Network Contact

E-mail

Telephone #

Secondary Network Contact

E-mail

Telephone #

| Please keep a copy of this Agreement for your records and fax a copy to:

ICBM Liquidity Network
Attn: Jim Amundson
Fax: (651) 687-9387
Independent Community Bankers of Minnesota
2001 Killebrew Drive, Suite 350
Bloomington, Minnesota 55425