

Smart Investing Enjoy \$50 Million in FDIC Insurance

Through the CDARS® service, we can provide you with easy access to multi-million dollar FDIC protection on your CD investments.¹

With CDARS, you get:

One Bank

Access \$50 million in FDIC insurance coverage by working with just us – the bank you know and trust.

One Rate

Earn one rate for each CD maturity and enjoy the option of reinvesting funds through a simple process.

One Statement

Receive one easy-to-read statement from our bank summarizing all of your CD holdings.

How does CDARS work?

We are part of a special network. When you place a large deposit with us, we place your funds into CDs issued by other banks in the network – in increments of less than the standard FDIC insurance maximum – so that both principal and interest are eligible for complete FDIC protection. As a result, you can receive coverage from many banks while working with just one.

What else should I know?

CDARS can significantly reduce your administrative burdens, especially during tax and financial reporting seasons; there's no need to manually consolidate statements or interest disbursements or to calculate blended rates. Additionally with CDARS, you can say "goodbye" to surety bonds, collateralization requirements (like monitoring changing collateral values on a recurring basis), and opening accounts at different banks in different insurable capacities. All of this can save you time and money.

As always, your confidential information remains protected.

Why CDARS?

- **Safety** – Your money can access \$50 Million in FDIC insurance coverage.
- **Convenience** – You work directly with us. You earn one interest rate and receive one regular statement, and one year-end tax form.
- **Community Investment** – The full value of your money can support lending opportunities in your local community.²
- **CD-Level Rates** – Your money earns CD-level returns which may compare favorably with other investment alternatives, including Treasuries, corporate sweep accounts, and money market funds.

1. Funds may be submitted for placement only after a depositor enters into an agreement with us.

2. This benefit applies to some, but not all types of CDARS transactions. Let us know if this benefit is important to you, so that we can explain the relevant terms and conditions in more detail.