

# Certificate of Deposit Account Registry Service (CDARS)

MEMBER  
FDIC

## Why CDARS?

It's one-stop shopping. With help from CDARS, you can reap the benefits of:

- Safety - Your money can receive up to \$30 million in FDIC insurance coverage.
- Convenience - You work directly with us. You earn one interest rate and receive one regular statement. Individual investors receive one year-end tax form.
- Community Investment - The full value of your money can support lending opportunities in your local community.\*
- 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.

## How does CDARS work?

We are members of a special network. When you place a large amount with us, we place your funds into certificates of deposit issued by other banks in the network in increments less than current FDIC limits so that both your principal and interest are eligible for complete FDIC protection. With help from a sophisticated matching system, we exchange deposits with other banks that are members of the network.

These exchanges, which occur on a dollar-for-dollar basis, can bring the full amount of your original deposit back to our bank. As a result, we can make the full amount of your deposit available for community lending purposes.

## What else should I know?

Now, you no longer have to spend time managing multiple bank relationships, administering various interest rates, organizing interest disbursements from various sources, or manually consolidating monthly statements. This reduces your administrative burden, especially during tax and financial reporting seasons.

And with CDARS, you can eliminate the need to monitor changing collateral values another time saving convenience.

Of course, your confidential account information remains protected.

\*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. CDARS is a registered service mark of Promontory Interfinancial Network, LLC.

Subject to change at any time without notice.