

Smart Investor:

Get The Security of \$15 Million In FDIC Insurance

Through the CDARS service, our bank can provide you with easy access to multi-million dollar FDIC protection on CD investments. With CDARS, you get:

One Bank.	One Rate.	One Statement.
Get up to \$15 million in FDIC insurance coverage by working directly with our bank. No more running around to multiple banks to open accounts to insure your large deposits.	Negotiate one rate with our bank for all of your CDs and enjoy the option of reinvesting them through a simple process.	Receive one easy-to-read statement from our bank summarizing all of your CD holdings. No need to consolidate multiple statements or interest disbursements.

How does CDARS work?

We are members of a special network. With help from a sophisticated matching system, we exchange deposits with other banks that are members of the network.

When you place a large amount with us, we place your funds into CDs issued by other banks in the network – in increments of less than \$100,000 – so that both your principal and interest are eligible for complete FDIC protection.

These exchanges, which occur on a dollar-for-dollar basis, 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 and you can access FDIC insurance coverage from many banks while working with just us.

What else should I know?

The CDARS benefits of one bank, one rate, and one statement help to reduce your administrative burden, especially during tax and financial reporting seasons.

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

Of course, your confidential account information remains protected.



Funds may be submitted for placement only after a depositor enters into an agreement with us. With your consent, we may choose to receive fee income instead of bringing the full amount of your deposits back to our bank. CDARS is a service mark of Promontory Interfinancial Network, LLC. General 2.05