

HOW CDARS® WORKS FOR YOU

- **Full Insurance.** Using the CDARS service, you can access up to \$15 million in FDIC protection on CD investments.¹
- **One Bank.** You work with us – the bank you know and trust – to secure your large deposits.
- **One Rate.** You earn one interest rate on your CD investments through CDARS. With CDARS, there is no need to negotiate multiple rates or manually tally disbursements for each CD.
- **One Statement.** You receive one regular statement detailing your CD investments. You no longer need to consolidate statements at the end of each month, quarter, or year.
- **No Fees.** There are no hidden fees of any kind. We do not charge annual fees, subscriptions fees, or transaction fees for using the CDARS service; the rate you see is the rate you get.
- **No Collateralization.** Because CDARS deposits are eligible for full FDIC protection, you may not need to collateralize your deposits, thus eliminating the time-consuming task of tracking collateral values.¹
- **A Wide Variety of Maturities.** You can select from various maturities – ranging from 4 weeks to 3 years (156 weeks) – and choose the terms that best suit your investment needs.
- **Community Investment.** Your funds can support lending initiatives, including special development projects that strengthen the local community.²

To learn more, contact your account manager or customer service representative. Sign up today and enjoy the peace of mind associated with FDIC insurance coverage for up to \$15 million, along with the time-saving conveniences and other advantages of the CDARS service.

CDARS®

[1] Funds may be submitted for placement only after a depositor enters into a CDARS Deposit Placement Agreement with us. The agreement contains important information and conditions regarding the placement of funds by us through CDARS. CDARS is a service mark of Promontory Interfinancial Network, LLC. [2] Because funds are exchanged on a dollar-for-dollar basis with other banks in the network, we can use the full amount of deposits placed through CDARS for local lending, which may satisfy some depositors' local investment goals/mandates. Alternatively, with a depositor's consent, we may choose to receive fee income instead of deposits from other banks. Under these circumstances, deposited funds would not be available for local lending.