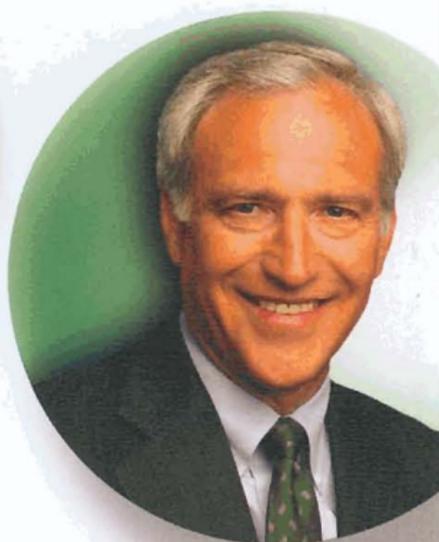


CDARS[®]



**Multi-million dollar
FDIC insurance on CD investments.**

One Bank. One Rate. One Statement.SM



what? is CDARS?

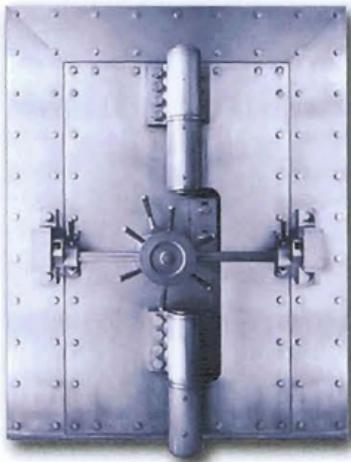
CDARS® is the Certificate of Deposit Account Registry Service®. And it's the easiest, most convenient way to enjoy access to full FDIC insurance on large deposits.



Why is that?

One Bank

Everything is handled through our bank. Your large deposit is broken into smaller amounts and placed with other banks that are members of the CDARS network. Then, those banks issue CDs in amounts under the standard FDIC insurance maximum, so that your entire investment is eligible for FDIC protection. By working with just one bank – our bank – you can receive insurance through many.



One Rate

You earn one rate on your entire investment – so you can forget about multiple rate negotiations and the need to consolidate multiple disbursement checks.

One Statement

You receive one regular account statement listing all of your CDs, along with their issuing banks, maturity dates, interest earned, and other details. With CDARS, there's no need to manually consolidate statements, track changing collateral values, or use private surety bonds.

It's that simple.

how does CDARS work?

When you're ready to take advantage of CDARS, here's what happens:

1

You enter into one agreement.

You sign one simple Deposit Placement Agreement with us.

2

You select an interest rate and a maturity.

Based on our current CD options, you agree to a rate and a maturity that best matches your investment goals.

3

Funds are deposited.

Using CDARS, we submit your funds for placement at member banks.

4

CDs are issued.

Member banks issue CDs in denominations under the FDIC maximum, so your entire investment is eligible for full FDIC coverage.

5

Confirmation is received.

You receive written confirmation of your deposits and a listing of all of your CDs.

That's it! Using CDARS is just that easy.

how can CDARS help you?

In short, any organization or individual who wants to combine the convenience of working with a single bank with the security of FDIC insurance can benefit from CDARS. Specific aspects of CDARS make the service especially valuable. They include:

Individual Savers and Investors

- Earn CD-level returns which may compare favorably with those associated with money market funds and other fixed-income investments.¹
- Capitalize on the time-saving conveniences associated with easy, consolidated statements.
- Enjoy the peace of mind associated with access to full FDIC insurance on your CDs.
- Make large deposits eligible for full FDIC coverage without running around town to open accounts at multiple banks and without opening accounts under various names.

Advisors of All Types: Trustees, Trust Officers, Lawyers, Accountants, Financial Advisors/Planners, and Other Fiduciaries

- Consolidate each client's large-dollar deposit into one regular account statement.
- Consolidate each client's interest disbursements.
- Eliminate each client's need to track changing collateral values (for collateralized deposits).
- Help each client avoid the hassles associated with directly managing multiple bank relationships.

Businesses

- Earn CD-level returns which may compare favorably with those of Treasuries and other high quality investments.¹
- Enjoy the time-saving conveniences associated with one agreement, one interest rate, and one regular statement.
- Eliminate the need to track changing collateral values (for collateralized deposits).
- Take advantage of a convenient alternative to Treasuries, commercial paper, money market mutual funds, and sweep accounts.

Non-profits and Public Funds²

- Satisfy your requirements for fully-insured deposits.
- Enjoy the time-saving conveniences associated with one agreement, one interest rate, and one regular statement.
- Eliminate the need to track changing collateral values (for collateralized deposits).
- Make the full amount of your deposit available for community lending purposes.³
- Earn CD-level returns which may compare favorably with those of Treasuries and other high quality investments.¹
- Avoid the need to footnote uninsured deposits in financial statements.⁴

CDARS®

¹ Consult with your account manager or one of our customer service representatives regarding rates.

² If you are subject to restrictions with respect to the placement of funds in depository institutions, it is your responsibility to determine whether the placement of your funds through CDARS satisfies those restrictions.

³ Because deposited funds are exchanged on a dollar-for-dollar basis with other banks in the network, we can use the full amount of a deposit placed through CDARS for local lending, satisfying some depositors' local investment goals/mandates. Alternatively, with a depositor's consent, our bank may choose to receive fee income instead of deposits from other banks. Under these circumstances, deposited funds would not be available for local lending.

⁴ Please consult with your auditor to determine how CDs should be reported.

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.

CDARS and Certificate of Deposit Account Registry Service are registered service marks of Promontory Interfinancial Network, LLC.