

# Smart Investing

## Enjoy \$50 Million in FDIC Insurance

With CDARS<sup>®</sup>, banks can offer you multi-million dollar Federal Deposit Insurance Coverage. So you can manage all of your CDs through a single bank, without hassle.

### Why CDARS?

With CDARS, you get:

#### One Bank

Investors can access multi-million dollar FDIC insurance coverage by working with just one bank – the bank they know and trust.

#### One Rate

Investors negotiate one rate for each CD maturity and enjoy the option of reinvesting them through a simple process.

#### One Statement

Investors receive one easy-to-read statement summarizing all of their CD holdings.

### How can I learn more?

Call your bank to find out if it offers the CDARS service. If not, visit [www.cdars.com](http://www.cdars.com) to locate a member bank near you. You may also call us directly at 866-776-6426 and press 2.

### How does CDARS work?

Banks that offer CDARS are members of a special network. When you place a large deposit with a network member, that bank uses the CDARS service to place your funds into CDs issued by other members of the network. This occurs in increments of less than \$100,000 to ensure that both principal and interest are eligible for full FDIC protection. Other network members do the same things with their customers' funds. With help from a sophisticated matching system, banks exchange funds with other members of the network. These exchanges, which occur on a dollar-for-dollar basis, bring the full amount of your original deposit back to your bank. As a result, the bank can make the full amount of the deposit available for community lending purposes (the money stays local!) and you can access FDIC insurance coverage from many banks while working with just one.



### What else should I know?

With CDARS, you can say “goodbye” to running around town to multiple banks. No more opening up multiple title accounts in different rights and capacities of family members to maximize FDIC insurance at one bank. There also is no need to manually consolidate account statements or interest disbursements, which frees up your valuable time. You can enjoy the peace of mind associated with access to full FDIC insurance on your CDs. You've worked hard for your money. Now, let it work hard for you.

As always, your confidential information remains protected.

# CDARS<sup>®</sup>

Funds may be submitted for placement only after a depositor enters into an agreement with a network member bank. With your consent, the 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, which may not satisfy your local investment goals/mandates. CDARS is a registered service mark of Promontory Interfinancial Network, LLC.

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