

# How can CDARS HELP YOU?

For municipalities and other public entities, CDARS is a simple and secure cash management and long-term investment tool.<sup>2</sup>

With CDARS, you get:

**Safety.** With the ability to access FDIC insurance on your multi-million-dollar investments, you can use CDARS to help satisfy your organization's mandate for protection.

**CD-Level Returns.** CD rates may compare favorably to those associated with other high quality investment alternatives, including Treasuries, sweep accounts, and money market mutual funds.<sup>3</sup>

**Convenience.** You will receive one interest rate per maturity and one regular statement. With CDARS, there's no need to manage multiple interest rates, track interest disbursements from various sources, manually consolidate statements, or track changing collateral on an ongoing basis.

**Community Investment.** Because we exchange your funds on a dollar-for-dollar basis with other member banks, we can use the full amount of your investment for lending purposes. So, you can support the local community while managing your finances.<sup>4</sup>

[1] Members of the Network issuing CDs through CDARS are FDIC-insured "banks" and "savings associations" as those terms are defined in the Federal Deposit Insurance Act.

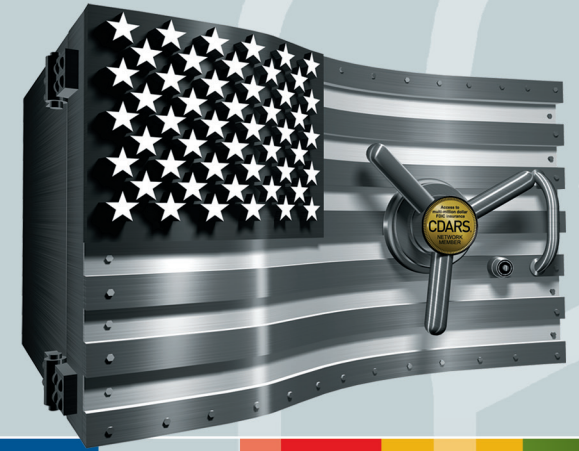
[2] If you are subject to restrictions with respect to the placement of funds in depository institutions, it is your responsibility to determine whether the placement of your funds through CDARS satisfies those restrictions.

[3] Consult with your account manager or one of our customer service representatives regarding rates.

[4] 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 or 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.

Limits apply. 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. Accounts earn one interest rate per maturity as agreed with us.

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



**Access Multi-Million-Dollar  
FDIC Insurance on CD Investments.**

**One Bank. One Rate. One Statement.<sup>SM</sup>**

CDARS®

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CDARS®  
for PUBLIC FUNDS

# What is CDARS?

CDARS® is the Certificate of Deposit Account Registry Service®. And it's the easiest, most convenient way to access 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.<sup>1</sup> Then, those banks issue CDs in amounts under the standard FDIC insurance maximum, so that your investment is eligible for FDIC protection. By working directly with just one bank – our bank – you can receive insurance through many.



## One Rate

Forget about multiple rate negotiations and multiple disbursement checks; with CDARS, you earn one rate per maturity on your entire investment.

## One Statement

You receive one statement listing all of your CDs, along with their issuing banks, maturity dates, interest earned, and other details.

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 CDARS Deposit Placement Agreement with us.
- 2 You select an interest rate and a maturity from our offering.**  
Based on our current CD options, you agree to a rate and a maturity that best match your organization's 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 investment is eligible for 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.

# Where do I LEARN MORE?

To learn more, talk to your account manager or one of our customer service representatives.

