## Smart Investing

By leveraging CDARS®, you can access multi-million-dollar FDIC insurance on CD investments.

## One Bank

Access multi-million-dollar FDIC insurance for funds placed into CDs by working directly with just us-a bank you know and trust.

## One Rate

Earn one rate for each CD maturity, and enjoy the option of reinvesting funds through a simple process. Rates may compare favorably to Treasuries.

## One Statement

Receive one easy-to-read statement from us summarizing your holdings in CDARS.

## How does CDARS work?

Institutions that offer CDARS are members of the IntraFi network. When a member institution places your deposit through CDARS, that deposit is divided into amounts under the standard FDIC insurance maximum of $\$ 250,000$. The funds are then placed into deposit accounts at other network banks. As a result, you can access FDIC coverage from many institutions while working directly with just ours. Receive one statement from our bank detailing all your CDARS placements.

## Member <br> FDIC

## What else should you know?

With access to multi-million-dollar FDIC insurance, you can eliminate ongoing collateral tracking and avoid the hassle of opening accounts at different banks or in different insurable capacities, as well as the need to manually consolidate account statements and interest disbursements on a recurring basis. This reduces administrative burdens, especially during tax and financial-reporting seasons, and frees up valuable time.

So, you can skip extra paperwork while enjoying the peace of mind associated with access to multi-million-dollar FDIC insurance.

As always, your confidential information remains protected.

## Contact us.

