

Smart Investing Enjoy \$50 Million in FDIC Insurance

Through the CDARS[®] service, we can provide you with easy access to multi-million dollar FDIC protection on your CD investments.

With CDARS, you get:

One Bank

Access multi-million dollar FDIC insurance coverage by working with just us – the bank you know and trust.

One Rate

Negotiate one rate with our bank for each CD maturity and enjoy the option of reinvesting funds through a simple process.

One Statement

Receive one easy-to-read statement from our bank summarizing all of your CD holdings.

How does CDARS work?

We are part of a special network. When you place a large amount with us, we place your funds into CDs issued by other banks in the network – in increments of less than \$100,000 – so that both principal and interest are eligible for complete FDIC protection. As a result, you can receive coverage from many banks while working with just one.

What else should I know?

CDARS can significantly reduce your administrative burdens, especially during tax and financial reporting seasons; there's no need to manually consolidate statements or interest disbursements or to calculate blended rates. Additionally with CDARS, you can say "goodbye" to surety bonds, collateralization requirements (like monitoring changing collateral values on a recurring basis), and opening accounts at different banks in different insurable capacities. All of this can save you time and money.

As always, your confidential information remains protected.

