

## The Simple, Easy CDARS® Experience

You've decided to deposit your funds at our bank using the CDARS® service for many reasons, including:

- The peace of mind associated with access to multi-million-dollar FDIC insurance.
- The ability to earn CD-level returns.
- The convenience of working directly with a single institution.
- The satisfaction of putting your funds to work in the local community.\*

### So how do you get started? Depositing through CDARS is as easy as 1, 2, 3.

1. Set up your account with us and sign a CDARS Deposit Placement Agreement.
2. Agree to an interest rate with us for the CD maturity selected. From the available options, we will ask you how you would like your interest to be paid – month-end, quarter-end, semi-annually, year-end, or at maturity – as well as whether interest proceeds should be paid directly to you or placed into your account with us.
3. Make your deposit. We will place your funds through CDARS into multiple CDs, each in an amount under the standard FDIC insurance maximum (\$250,000), at other CDARS Network institutions so that both principal and interest are eligible for FDIC coverage. When your CDs are issued, you will receive notification from us confirming your deposits.

BEST DEALS BANK P.O. Box 00001 Annapolis, MD 21401		Date	07/31/09																																																												
		Page	2 of 2																																																												
<p>REDWOOD PROPERTY 1515 SOUTH QUEEN ARNTOWN, US 12345</p> <p>Subject: CDARS@ C Legal Account Title: Below is a summary certificate(s) of depo Should you have any Summary of Account Account ID</p>																																																															
<p>123456789 012345678 TOTAL</p>		<p>ACCOUNT OVERVIEW Account ID: 123456789 Product Name: 52-WEEK PERSONAL CD Interest Rate: 2.2500% Account Balance: \$200,000.00 Effective Date: 03/12/09 Maturity Date: 03/11/10 YTD Interest Paid: \$0.00 Interest Accrued: \$2,008.19 Int Earned Since Last Stmt: \$571.34 The Annual Percentage Yield Earned is 2.25%.</p>																																																													
<p>CD Issued by Winchester County Bank</p> <table border="1"> <tr> <td>YTD Interest Paid:</td> <td>\$0.00</td> <td>07/01/09</td> <td>OPENING BALANCE</td> <td>\$84,500.00</td> </tr> <tr> <td>Interest Accrued:</td> <td>\$821.58</td> <td>07/31/09</td> <td>ENDING BALANCE</td> <td>\$84,500.00</td> </tr> <tr> <td>Int Earned Since Last Stmt:</td> <td>\$179.97</td> <td colspan="2"></td> <td></td> </tr> </table> <p>CD Issued by Southeast Regional Bank</p> <table border="1"> <tr> <td>YTD Interest Paid:</td> <td>\$0.00</td> <td>07/01/09</td> <td>OPENING BALANCE</td> <td>\$84,500.00</td> </tr> <tr> <td>Interest Accrued:</td> <td>\$821.58</td> <td>07/31/09</td> <td>ENDING BALANCE</td> <td>\$84,500.00</td> </tr> <tr> <td>Int Earned Since Last Stmt:</td> <td>\$179.97</td> <td colspan="2"></td> <td></td> </tr> </table> <p>CD Issued by Springtown Bank</p> <table border="1"> <tr> <td>YTD Interest Paid:</td> <td>\$0.00</td> <td>07/01/09</td> <td>OPENING BALANCE</td> <td>\$84,500.00</td> </tr> <tr> <td>Interest Accrued:</td> <td>\$821.58</td> <td>07/31/09</td> <td>ENDING BALANCE</td> <td>\$84,500.00</td> </tr> <tr> <td>Int Earned Since Last Stmt:</td> <td>\$179.97</td> <td colspan="2"></td> <td></td> </tr> </table> <p>CD Issued by First Eagleville Bank</p> <table border="1"> <tr> <td>YTD Interest Paid:</td> <td>\$0.00</td> <td>07/01/09</td> <td>OPENING BALANCE</td> <td>\$16,500.00</td> </tr> <tr> <td>Interest Accrued:</td> <td>\$143.45</td> <td>07/31/09</td> <td>ENDING BALANCE</td> <td>\$16,500.00</td> </tr> <tr> <td>Int Earned Since Last Stmt:</td> <td>\$31.43</td> <td colspan="2"></td> <td></td> </tr> </table>				YTD Interest Paid:	\$0.00	07/01/09	OPENING BALANCE	\$84,500.00	Interest Accrued:	\$821.58	07/31/09	ENDING BALANCE	\$84,500.00	Int Earned Since Last Stmt:	\$179.97				YTD Interest Paid:	\$0.00	07/01/09	OPENING BALANCE	\$84,500.00	Interest Accrued:	\$821.58	07/31/09	ENDING BALANCE	\$84,500.00	Int Earned Since Last Stmt:	\$179.97				YTD Interest Paid:	\$0.00	07/01/09	OPENING BALANCE	\$84,500.00	Interest Accrued:	\$821.58	07/31/09	ENDING BALANCE	\$84,500.00	Int Earned Since Last Stmt:	\$179.97				YTD Interest Paid:	\$0.00	07/01/09	OPENING BALANCE	\$16,500.00	Interest Accrued:	\$143.45	07/31/09	ENDING BALANCE	\$16,500.00	Int Earned Since Last Stmt:	\$31.43			
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<p>ACCOUNT OVERVIEW Account ID: 012345678 Product Name: 52-WEEK PERSONAL CD Interest Rate: 1.4000% Account Balance: \$377,166.33 Effective Date: 06/11/09 Maturity Date: 06/10/10 YTD Interest Paid: \$0.00 Interest Accrued: \$765.44 Int Earned Since Last Stmt: \$477.63 The Annual Percentage Yield Earned is 1.50%.</p>																																																															
<p>CD Issued by Loring Savings Bank</p> <table border="1"> <tr> <td>YTD Interest Paid:</td> <td>\$0.00</td> <td>07/01/09</td> <td>OPENING BALANCE</td> <td>\$236,500.00</td> </tr> <tr> <td>Interest Accrued:</td> <td>\$492.51</td> <td>07/31/09</td> <td>ENDING BALANCE</td> <td>\$236,500.00</td> </tr> <tr> <td>Int Earned Since Last Stmt:</td> <td>\$296.49</td> <td colspan="2"></td> <td></td> </tr> </table> <p>CD Issued by Kendall Bank and Trust</p> <table border="1"> <tr> <td>YTD Interest Paid:</td> <td>\$0.00</td> <td>07/01/09</td> <td>OPENING BALANCE</td> <td>\$113,297.08</td> </tr> <tr> <td>Interest Accrued:</td> <td>\$230.94</td> <td>07/31/09</td> <td>ENDING BALANCE</td> <td>\$113,297.08</td> </tr> <tr> <td>Int Earned Since Last Stmt:</td> <td>\$143.48</td> <td colspan="2"></td> <td></td> </tr> </table> <p>CD Issued by Lockland Bank</p> <table border="1"> <tr> <td>YTD Interest Paid:</td> <td>\$0.00</td> <td>07/01/09</td> <td>OPENING BALANCE</td> <td>\$27,369.25</td> </tr> <tr> <td>Interest Accrued:</td> <td>\$36.99</td> <td>07/31/09</td> <td>ENDING BALANCE</td> <td>\$27,369.25</td> </tr> <tr> <td>Int Earned Since Last Stmt:</td> <td>\$34.66</td> <td colspan="2"></td> <td></td> </tr> </table> <p>Thank you for your business.</p> <p><small>CDARS® is a registered service mark of Promontory Interfinancial Network, LLC. CONTAINS CONFIDENTIAL INFORMATION.</small></p>				YTD Interest Paid:	\$0.00	07/01/09	OPENING BALANCE	\$236,500.00	Interest Accrued:	\$492.51	07/31/09	ENDING BALANCE	\$236,500.00	Int Earned Since Last Stmt:	\$296.49				YTD Interest Paid:	\$0.00	07/01/09	OPENING BALANCE	\$113,297.08	Interest Accrued:	\$230.94	07/31/09	ENDING BALANCE	\$113,297.08	Int Earned Since Last Stmt:	\$143.48				YTD Interest Paid:	\$0.00	07/01/09	OPENING BALANCE	\$27,369.25	Interest Accrued:	\$36.99	07/31/09	ENDING BALANCE	\$27,369.25	Int Earned Since Last Stmt:	\$34.66																		
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### What else do you need to know?

You will receive a monthly statement (sample shown at left) that lists all of your CDs, maturity dates, issuers, interest earned, and other details. Our bank is the only bank you will need to deal with for all CDARS-related services, including deposits, reinvestments, withdrawals, and statements.

In addition to your monthly statements, you will receive a single year-end 1099 that reports your taxable income (certain investors).

It's as easy and simple as that.



**Lapeer County Bank  
& Trust Co.**  
Member FDIC

\*Because deposited funds are exchanged on a dollar-for-dollar basis with other banks in the CDARS 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 your 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.