

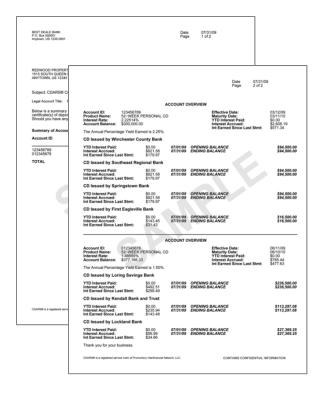
## The Simple, Easy CDARS® Experience

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.
- 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.



## 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.



\*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.