

COMMUNITY INVESTMENT THAT MAKES A DIFFERENCE

Want to invest millions of dollars -- all eligible for FDIC insurance coverage -- in an under-served community? Then CDARS® may be your answer.

How can I make a safe investment and help others?

It's simple. By making a deposit into a Community Development Bankers Association (CDBA) member bank, you are putting capital into the hands of lenders in communities that need it the most.*

How does it work?

CDBA banks that offer the CDARS service are members of a special network.

When you deposit funds with a network member bank, that bank places your funds into certificates of deposit issued by other banks in the network (in amounts under the standard FDIC insurance maximum) so both principal and interest can receive full FDIC protection.

With help from a sophisticated matching system, network member banks exchange deposits. Because deposits are swapped on a dollar-for-dollar basis, the full amount of your original deposit comes back to the originating bank. As a result, the full amount of your deposit still goes to work in your community -- through your CDBA bank.

* All CDBA members are "CDFI" institutions - a special designation by the U.S. Department of Treasury to recognize they primarily serve economically distressed communities or populations.

Funds may be submitted for placement only after a depositor enters into the CDARS Deposit Placement Agreement with a network member bank. The agreement contains important information and conditions regarding the placement of funds by the bank. Please read the agreement carefully before signing it. CDARS is a registered service mark of Promontory Interfinancial Network, LLC.

Interested?

It's one-stop shopping. When placing a deposit through a CDBA bank using the CDARS service, you work directly with only one bank.

- Your multi-million dollar deposits are eligible for full FDIC insurance.
- You earn one interest rate.
- You receive one account statement.
- Your account information is protected.

Want to learn more about CDBA?

Please visit the CDBA website, www.communitydevelopmentbanks.org, or contact Jeannine Jacokes at: info@communitydevelopmentbanks.org 202-289-2636.

Want to learn more about CDARS?

Contact Promontory Interfinancial Network, the company that offers CDARS at 800-416-2497 or send an email to marketing@promnetwork.com.



DEPOSITS
THAT MAKE A
DIFFERENCE