

SAFE, SIMPLE CASH MANAGEMENT

Earn Interest & Access

Multi-Million-Dollar FDIC Insurance

CDARS® is a smart, convenient way to access multi-million-dollar FDIC insurance at IntraFi® network banks through a single bank relationship. Enjoy the convenience of working directly with our bank, a bank you know and trust. When your deposit is placed using CDARS, it can be used to support your community, helping to fund businesses and families.^[2]



ONE RELATIONSHIP

Everything is handled through our bank. You work directly with us to secure large deposits. Your large deposit is broken into smaller amounts and placed with other IntraFi network banks. Funds are placed in CDs in amounts under the standard FDIC insurance maximum, so that your investment is eligible for FDIC protection. By working directly with just one bank – our bank – you can receive insurance through many.

ONE RATE

You negotiate one interest rate per maturity on your entire CD investments – so you can forget about multiple rate negotiations and the need to consolidate multiple disbursement checks.

ONE STATEMENT

You receive one monthly statement detailing all of your CDs along with their issuing banks, maturity dates, interest earned, and other details. With CDARS, there's no need to manually consolidate statements or track changing collateral values on an ongoing basis.

NO HIDDEN FEES

You will not be charged annual fees, subscription fees, or transaction fees for using CDARS. The rate you see is the rate you get.

A WIDE VARIETY OF MATURITIES

You can select from various maturities – ranging from 4 weeks to 3 years (156 weeks) – and choose the terms that best suit your investment needs.

COMMUNITY INVESTMENT

Feel good knowing that the full amount of your funds placed through CDARS can stay local to support lending opportunities that build a stronger community.^[2]

ENJOY PEACE OF MIND

Your funds are eligible for multi-million-dollar FDIC insurance protection. You can feel secure knowing that market volatility will not negatively affect your principal.

HOW DOES CDARS WORK?

When you're ready to take advantage of CDARS, here's what happens:

1

COMPLETE THE PAPERWORK.

You sign a deposit placement agreement and custodial agreement, and then invest money with us.

2

YOUR FUNDS ARE PLACED.

You select an interest rate and a maturity based on our current CD options. You can agree to a rate and a maturity that best matches your goals.

3

YOUR CDS ARE ISSUED.

IntraFi network banks issue CDs in denominations under the FDIC maximum, so your investment is eligible for FDIC coverage.

4

CONFIRMATION IS RECEIVED.

You receive confirmation of your CDs from our bank.

5

REST ASSURED.

You receive interest payments and statements from us.

HOW CAN CDARS HELP YOU?

Any organization or individual who wants to combine the convenience of working directly with a single bank with access to millions in FDIC insurance can benefit from CDARS.

Businesses, nonprofits, government entities, advisors (trustees, trust officers, lawyers, accountants, financial advisors/planners, and other fiduciaries), and individual investors can:

- Earn CD-level returns, which may compare favorably with those of Treasuries and other high-quality investments.^[1]
- Satisfy requirements for insured deposits.
- Enjoy the time-saving conveniences associated with one relationship, one interest rate per maturity, and one monthly statement.
- Eliminate the need to track changing collateral values on an ongoing basis.
- Avoid having uninsured deposits to footnote in financial statements.
- Make the full amount of deposit available for lending in the local community.^[2]



THAT'S IT! USING CDARS IS THAT EASY!

Invest using CDARS today. Enjoy access to multi-million-dollar FDIC insurance combined with the convenience of working directly with just one financial institution.

[1] Consult with your account manager or one of our customer services representatives regarding available rates.

[2] When deposited funds are exchanged on a dollar-for-dollar basis with other institutions that use CDARS, our bank can use the full amount of a deposit placed through CDARS for local lending, satisfying some depositors' local investment goals or mandates. Alternatively, with a depositor's consent, our bank may choose to receive fee income instead of deposits from other participating institutions. Under these circumstances, deposited funds would not be available for local lending.

Deposit placement through CDARS is subject to the terms, conditions, and disclosures in applicable agreements. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one destination bank, a depositor's balances at the institution that places deposits may exceed the SMDIA (e.g., before settlement for deposits or after settlement for withdrawals) or be uninsured (if the placing institution is not an insured bank). The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through CDARS satisfies any restrictions on its deposits. A list identifying IntraFi network banks appears at <https://www.intrafi.com/network-banks>. The depositor may exclude banks from eligibility to receive its funds. IntraFi and CDARS are registered service marks of IntraFi Network LLC.

We put you 1st!

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FBLake.Bank



FIRST BANK
OF THE LAKE
Member FDIC