

## The Simple, Easy CDARS® Experience

For many reasons, you've decided to deposit your funds at our bank using the CDARS service, including:

- You want your deposits to be eligible for FDIC insurance.
- You want the convenience of working with a single institution.
- You want the satisfaction of putting your funds to work in the local community.\*
- You want your deposits to earn CD-level interest.

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

1. Set up your account by completing a CDARS Deposit Placement Agreement. By monitoring your existing relationships, you maintain your eligibility for FDIC coverage on all deposits – far beyond the standard FDIC insurance maximum available at just one bank.
2. Agree to an interest rate with us for the CD maturity selected. We will ask you how you would like your interest to be paid – monthly, quarterly, semi-annually, annually, or at maturity – as well as whether interest proceeds should be paid directly to you or placed into your account with us. Then make your deposit.
3. We will place your funds through CDARS into multiple CDs under the standard FDIC insurance maximum at other CDARS Network institutions to help assure that your deposit is eligible for FDIC insurance. When your CDs are issued, you will receive notification confirming your deposit.

ACCOUNT OVERVIEW		Date	07/31/09
		Page	2 of 2
Account ID:	123456789	Effective Date:	03/12/09
Product Name:	52-WEEK PERSONAL CD	Maturity Date:	03/11/10
Interest Rate:	2.22514%	YTD Interest Paid:	\$0.00
Account Balance:	\$300,000.00	Interest Accrued:	\$2,608.19
The Annual Percentage Yield Earned is 2.25%.		Int Earned Since Last Stmt:	\$571.34
<b>CD Issued by Winchester County Bank</b>			
YTD Interest Paid:	\$0.00	07/01/09	OPENING BALANCE
Interest Accrued:	\$821.58	07/31/09	ENDING BALANCE
Int Earned Since Last Stmt:	\$179.97		\$94,500.00
<b>CD Issued by Southeast Regional Bank</b>			
YTD Interest Paid:	\$0.00	07/01/09	OPENING BALANCE
Interest Accrued:	\$821.58	07/31/09	ENDING BALANCE
Int Earned Since Last Stmt:	\$179.97		\$94,500.00
<b>CD Issued by Springtown Bank</b>			
YTD Interest Paid:	\$0.00	07/01/09	OPENING BALANCE
Interest Accrued:	\$821.58	07/31/09	ENDING BALANCE
Int Earned Since Last Stmt:	\$179.97		\$94,500.00
<b>CD Issued by First Eagleville Bank</b>			
YTD Interest Paid:	\$0.00	07/01/09	OPENING BALANCE
Interest Accrued:	\$143.45	07/31/09	ENDING BALANCE
Int Earned Since Last Stmt:	\$31.43		\$16,500.00

  

ACCOUNT OVERVIEW		Date	06/11/09
		Page	06/10/10
Account ID:	012345678	Effective Date:	06/11/09
Product Name:	52-WEEK PERSONAL CD	Maturity Date:	06/10/10
Interest Rate:	1.48939%	YTD Interest Paid:	\$0.00
Account Balance:	\$377,166.33	Interest Accrued:	\$785.44
The Annual Percentage Yield Earned is 1.50%.		Int Earned Since Last Stmt:	\$477.63
<b>CD Issued by Loring Savings Bank</b>			
YTD Interest Paid:	\$0.00	07/01/09	OPENING BALANCE
Interest Accrued:	\$492.51	07/31/09	ENDING BALANCE
Int Earned Since Last Stmt:	\$299.49		\$236,500.00
<b>CD Issued by Kendall Bank and Trust</b>			
YTD Interest Paid:	\$0.00	07/01/09	OPENING BALANCE
Interest Accrued:	\$235.94	07/31/09	ENDING BALANCE
Int Earned Since Last Stmt:	\$143.48		\$113,297.08
<b>CD Issued by Lockland Bank</b>			
YTD Interest Paid:	\$0.00	07/01/09	OPENING BALANCE
Interest Accrued:	\$56.99	07/31/09	ENDING BALANCE
Int Earned Since Last Stmt:	\$34.66		\$27,369.25

Thank you for your business.

CDARS® is a registered service mark of Promontory Interfinancial Network, LLC. CONTAINS CONFIDENTIAL INFORMATION

### What else do I need to know?

You will receive a monthly statement that lists all of your CDs, the maturity dates and issuers, as well as your interest earned and other details.

We are the only people you'll need to deal with at any time or for any service – including deposits, re-investments, withdrawals, and statements.

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

**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 a depositor's 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.

## How CDARS® Can Work for You

**Full Insurance.** Using the CDARS service, you can access multi-million-dollar FDIC insurance on CD investments.<sup>1</sup>

**One Bank.** You work directly with us – the bank you know and trust – to secure large deposits.

**One Rate.** You earn one interest rate per maturity on your CD investments through CDARS. With CDARS, there is no need to negotiate multiple rates or manually tally disbursements for each CD.

**One Statement.** You receive one regular statement detailing your CD investments. You no longer need to consolidate statements at the end of each month, quarter, or year.

**No Fees.** You pay no hidden fees of any kind. We do not charge annual fees, subscriptions fees, or transaction fees for using the CDARS service; the rate you see is the rate you get.

**No Collateralization.** Because CDARS deposits are eligible for multi-million-dollar FDIC protection, you may not need to collateralize your deposits, thus eliminating the time-consuming task of tracking collateral values on an ongoing basis.

**A Wide Variety of Maturities.** You can select from various maturities – ranging from 4 weeks to 5 years (260 weeks) – and choose the terms that best suit your investment needs. You also can ladder your CDs or combine maturities to create the equivalent of a customized term.

**Community Investment.** Your funds can support lending initiatives, including special development projects that strengthen the local community.<sup>2</sup>

To learn more, contact your account manager or customer service representative. Sign up today and enjoy the peace of mind associated with access to multi-million-dollar FDIC insurance coverage, along with the time-saving conveniences and other advantages of the CDARS service.

Contact us today to see if CDARS is right for you.

(573) 778-3333



[1] Limits apply. Funds may be submitted for placement only after a depositor enters into a CDARS Deposit Placement Agreement with us.

[2] Because funds are exchanged on a dollar-for-dollar basis with other banks in the CDARS Network, we can use the full amount of deposits placed through CDARS for local lending, which may satisfy some depositors' local investment goals/mandates. Alternatively, with a depositor's consent, we may choose to receive fee income instead of deposits from other banks. Under these circumstances, deposited funds would not be available for local lending.