

Looking for a way to keep large deposits safe? Ask us about CDARS®. It's a great solution for: businesses * nonprofit organizations * public funds managers * trustees * financial advisors * individuals * credit unions * IRAs



With CDARS, you can receive up to \$20 million in FDIC protection through **Heritage Community Bank..** There are few guarantees in life – FDIC insurance is one of them. CDARS can be a valuable cash management or longer-term investment tool for you or your business.¹

Why CDARS?

It's one-stop shopping. With help from CDARS, you can access:

- **Safety** – Your money can receive up to \$20 million in FDIC insurance coverage.
- **Convenience** – You work directly with us. You earn one interest rate and receive one regular statement. Individual investors receive one year-end tax form.
- **Community Investment** – The full value of your money can support lending opportunities in your local community.
- **CD-Level Rates** – Your money earns CD-level returns which may compare favorably with other investment alternatives, including Treasuries, corporate sweep accounts, and money market funds.

How does CDARS work?

We are members of a special network. When you place a large amount with us, we place your funds into certificates of deposit issued by other banks in the network – in increments of less than \$100,000 – so that both your principal and interest are eligible for complete FDIC protection. With help from a sophisticated matching system, we exchange deposits with other banks that are members of the network.

These exchanges, which occur on a dollar-for-dollar basis, can bring the full amount of your original deposit back to our bank. As a result, we can make the full amount of your deposit available for community lending purposes.

What else should I know?

Now, you no longer have to spend time managing multiple bank relationships, administering various interest rates, organizing interest disbursements from various sources, or manually consolidating monthly statements. This reduces your administrative burden, especially during tax and financial reporting seasons.

And with CDARS, you can eliminate the need to monitor changing collateral values – another time saving convenience.

Of course, your confidential account information remains protected.

Ask us about how CDARS can work for you the next time you visit one of our branches, or email depositops@hcbank.com for more information.

¹ Funds may be submitted for placement only after a depositor enters into the CDARS Deposit Placement Agreement with [NAME OF BANK]. The agreement contains important information and conditions regarding the placement of funds by us. Please read the agreement carefully before signing it.
² With customer consent, we may choose to receive fee income instead of matching deposits from other banks.