



Getting Started Using CDARS

Congratulations! You've made the smart decision to combine safety and yields through the CDARS service. Rest easy knowing your funds have access to millions in aggregate FDIC insurance across IntraFi's network of banks. It's easy to get started.

A list identifying IntraFi network banks can be found at www.IntraFi.com/network-banks. Certain conditions must be satisfied for "pass-through" FDIC deposit insurance coverage to apply. To meet these conditions, deposit accounts are titled, and deposit account records are maintained, in accordance with FDIC regulations for pass-through coverage.

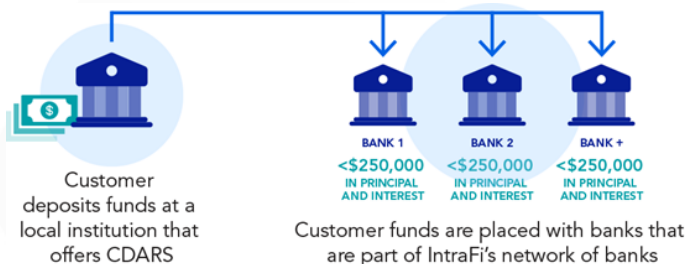
Two simple steps.

- 1 Complete the paperwork.** Sign the CDARS Deposit Placement Agreement and a custodial agreement.
- 2 Make your deposit.** When placing funds through CDARS, you work directly with just our bank. We do all the legwork. Funds are placed at other FDIC-insured institutions in increments below the FDIC insurance maximum of \$250,000. This way both principal and interest may be eligible for FDIC insurance. We will ask you to select a CD maturity and whether interest proceeds should be paid directly to you or placed into your account with our bank. You will receive a notification from our bank confirming the issuance of your CDs.

What else do you need to know?

- Your money is always placed at regulated, FDIC-insured institutions.
- You'll access FDIC insurance from many banks while working with just one—ours, a bank you know and trust.
- CDARS provides transparent reporting—consolidated statements that list your CDs, balances, interest earned, and other details.
- In addition to statements, you will receive year-end tax forms, such as Forms 1099 (if applicable).
- As always, your confidential information remains protected.

Contact us.



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Deposit placement through an IntraFi service is subject to the terms, conditions, and disclosures in applicable agreements. Deposits that are placed through an IntraFi service at FDIC-insured banks in IntraFi's network are eligible for FDIC deposit insurance coverage at the network banks. The depositor may exclude banks from eligibility to receive its funds. To meet conditions for pass-through FDIC deposit insurance, deposit accounts at FDIC-insured banks in IntraFi's network that hold deposits placed using an IntraFi service are titled, and deposit account records are maintained, in accordance with FDIC regulations for pass-through coverage. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one bank, a depositor's balances at the institution that places deposits may exceed the SMDIA before settlement for deposits or after settlement for withdrawals. The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through an IntraFi service satisfies any restrictions on its deposits. IntraFi; the IntraFi logo; and CDARS are registered trademarks of IntraFi LLC.