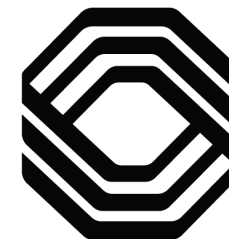




SMART INVESTING

For Government Finance Officers



BOK FINANCIAL

Member
FDIC

Cate Cook
Institutional Investment Sales
(214) 575-1935
catherine.cook@bokf.com

WHY CDARS?

CDARS is the smartest, most secure, and convenient way for government finance officers to invest in large-dollar, FDIC-insured CDs.

Why is that? With the CDARS service, your organization can have it all.

- CD-level returns
- Access to multi-million-dollar FDIC insurance through a single bank relationship
- Time savings due to significantly less paperwork
- The ability to support local communities¹

[1] 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 or ICS 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 or ICS 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 trademarks, and the IntraFi logo and IntraFi hexagon are service marks, of IntraFi Network LLC.



WHY CDARS?



Peace of Mind

Enjoy the security associated with access to multi-million-dollar FDIC insurance on CD investments



Support Your Community

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



WHY CDARS?



Capitalize on the Ease

- Work directly with our bank to access multi-million-dollar FDIC insurance
- Earn one interest rate per CD maturity
- Receive just one regular statement from us



Earn Interest

Earn rates that may compare favorably with other investment alternatives, including U.S. Treasuries and money market mutual funds.



Forego the Hassles of

- Tracking and "marking to market" changing collateral values on an ongoing basis
- Having uninsured investments to footnote financial in financial statements
- Opening accounts at different banks or under different insurable capacities
- Manually consolidating account statements
- Calculating blended rates and manually consolidating interest disbursements on a recurring basis



WHAT MATURITIES ARE AVAILABLE?

Investing is flexible to match your organizations needs.

Choose from six convenient terms:

4	13	26	1	2	3
WEEKS	WEEKS	WEEKS	YEAR	YEARS	YEARS

If desired, your organization can ladder CDs or combine maturities to create the equivalent of a customer term.



HOW DOES CDARS WORK?

Banks that offer CDARS are members of a special network.



When your organization deposits a large amount with us, we place your funds into CDs issued by other banks that use CDARS—in increments less than the standard FDIC insurance maximum (\$250,000)—so that both principal and interest are eligible for FDIC protection. As a result, your organization can receive coverage through many banks while working directly with just us and receiving just one regular statement.



INVESTING IS SIMPLE

-  1 Your organization signs a CDARS Deposit Placement Agreement and a custodial agreement, and deposits money with us.
-  2 Funds are placed into CDs using the CDARS service.
-  3 Your organization's CDs are issued by banks in the IntraFi network.
-  4 Your organization receives confirmation of its CDs from our bank.
-  5 Your organization receives interest payments and statements from us.



Sample New Account Notice

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REPORTING IS STRAIGHT-FORWARD

Sample Statement

Date: 01/29/2021
Page: 3 of 4

DETAILED ACCOUNT OVERVIEW
Account ID: *****234
Account Title: SAMPLE CITY

Date: 01/29/2021
Page: 2 of 4

DETAILED ACCOUNT OVERVIEW
Account ID: *****234
Account Title: SAMPLE CITY

Account Summary - CD

Product Term	26-Week Public Fund 365 CD	Effective Date	08/20/2020
Interest Rate	0.25%	Maturity Date	02/18/2021
Account Balance	\$5,271,728.75	YTD Interest Paid	\$1,119.10
Annual Percentage Yield	0.25%	Interest Earned Since Last Statement	1,119.10

CD Issued by

America West Regional United Savings Bank FDIC Cert. **1001
YTD Interest Paid \$52.28
Int Earned Since Last Statement 52.28

Bank of Hudsonville FDIC Cert. **1002
YTD Interest Paid \$18.73
Int Earned Since Last Statement 18.73

Bear County Community Bank FDIC Cert. **1003
YTD Interest Paid \$51.42
Int Earned Since Last Statement 51.42

Calera Bank FDIC Cert. **1004
YTD Interest Paid \$52.28
Int Earned Since Last Statement 52.28

Crenshaw Community Bank FDIC Cert. **1005
YTD Interest Paid \$52.28
Int Earned Since Last Statement 52.28

Capital Bank of St. Lawrence FDIC Cert. **1006
YTD Interest Paid \$52.28
Int Earned Since Last Statement 52.28

Copper Savings and Loan FDIC Cert. **1007
YTD Interest Paid \$43.03
Int Earned Since Last Statement 43.03

First Bank of Tiberton FDIC Cert. **1008
YTD Interest Paid \$52.28
Int Earned Since Last Statement 52.28

Best Deale Bank
123 Main Street
Anytown, US 12345

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BestDeale Bank

Contact Us
1-855-123-4567
contact@bestdealebank.com
www.bestdealebank.com

Account
SAMPLE CITY

Date
01/29/2021

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CDARS® Customer Statement

The following information is a summary of activity in your CD account(s) and the list of FDIC-insured institution(s) that hold your deposits as of the date indicated. These deposits have been placed by us, as your agent and custodian, in deposit accounts through CDARS.

Summary of Accounts

Account ID	Effective Date	Maturity Date	Interest Rate	Opening Balance	Ending Balance
*****234	08/20/2020	02/18/2021	0.25%	\$5,270,609.65	\$5,271,728.75
TOTAL				\$5,270,609.65	\$5,271,728.75

01/01/2021	Opening Balance	\$246,225.87
01/29/2021	Interest Payment	\$2.28
01/29/2021	Ending Balance	246,278.15
01/01/2021	Opening Balance	\$246,225.87
01/29/2021	Interest Payment	\$2.28
01/29/2021	Ending Balance	246,278.15
01/01/2021	Opening Balance	\$246,225.87
01/29/2021	Interest Payment	\$2.28
01/29/2021	Ending Balance	246,278.15
01/01/2021	Opening Balance	\$246,225.87
01/29/2021	Interest Payment	\$2.28
01/29/2021	Ending Balance	246,278.15

CONTAINS CONFIDENTIAL INFORMATION

Member FDIC

CONTAINS CONFIDENTIAL INFORMATION

Member FDIC

UTILIZE CONVENIENT, ONLINE TOOLS

When you choose CDARS, you gain access to the Depositor Control Panel. You can check your CDARS balances, and view statements and notices (if your bank has opted in to allow this feature).

The screenshot displays the Depositor Control Panel for SampleBank. The header includes the bank's logo, the title 'Depositor Control Panel', and navigation links for 'ACTIONS' and 'USER NAME'. The main content area features a welcome message, a summary of total accrued interest (\$1,101,888.40) and total principal balance (\$51,425,600.25), and a link to 'STATEMENTS AND DOCUMENTS'. Below this is an 'Accounts List' section with a table of accounts. The table lists five accounts, each with details such as account title, second and third account titles, accrued interest, and principal or account balance. The first three accounts are standard, while the last two are CDARS accounts with a maturity date of 05/12/22.

Account Title	Second account title	Third account title	Accrued Interest	Principal Balance
Account Title 1 - 8438	Second account title	Third account title	\$191,904.75	\$10,100,250.00
Account Title 2 - 5643	Second account title		\$211,372.15	\$11,124,850.25
Account Title 3 - 1235	Second account title	Third account title	\$296,105.25	\$14,100,250.00
Account title 4 - 1234	Second account title	Third account title	\$110.61	\$100,100,250,000.00
Account title 5 - 1234	Second account title	Third account title	\$110.61	\$100,100,250,000.00

www.depositorcontrol.com



LEARN MORE

We're here to answer your questions.

Let's talk about how CDARS can work for your organization.

