IntraFi | CDARS®

SMART INVESTING

For Government Finance Officers

BOK FINANCIAL

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

Member FDIC

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 communities[1]

[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.

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.

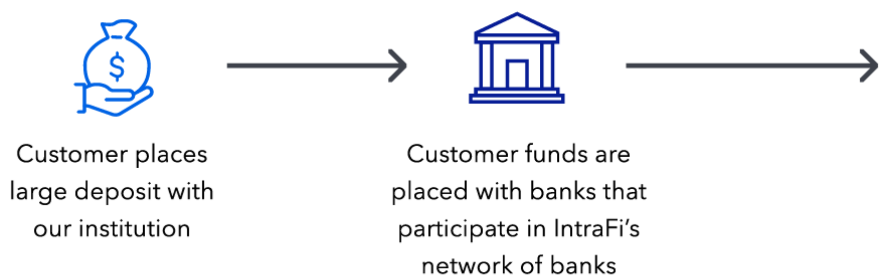
Choose from six convenient terms:

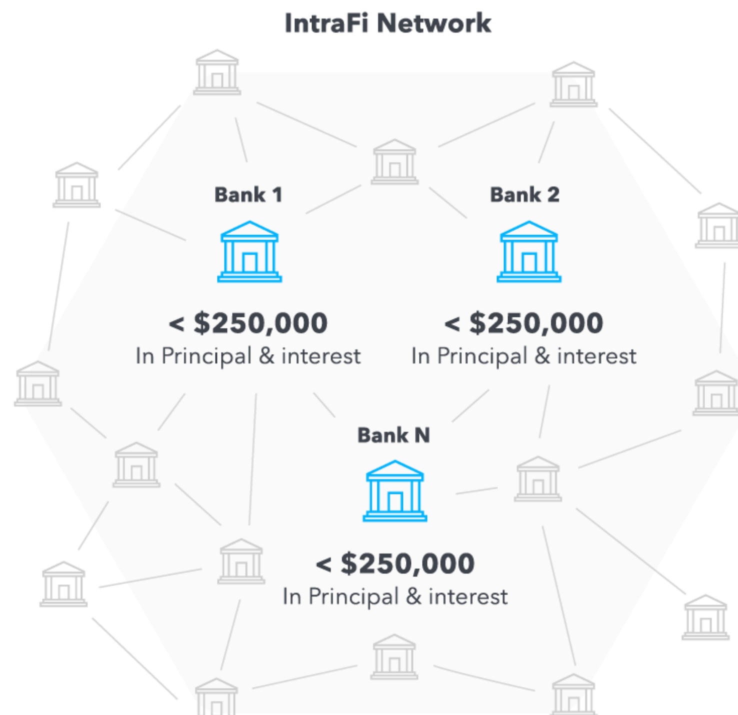
4	**13**	**26**	**1**	**2**	**3**
WEEKS	WEEKS	WEEKS	YEAR	YEARS	YEARS

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.

REPORTING IS STRAIGHT-FORWARD

Sample New Account Notice

Best Deale Bank
123 Main Street
Anytown, US 12345

000000

BestDeale Bank

Contact Us
(555) 123-4567
contact@bestdealebank.com
www.bestdealebank.com

SAMPLE COUNTY
234 Main Street
Any City, US 56789

Account
SAMPLE COUNTY

Date
01/29/2021

Page
1 of 2

CDARS® New Account Notice

Thank you for purchasing certificates of deposit. These deposits have been placed by us, as your agent and custodian, through CDARS with one or more FDIC-insured depository institutions. Per your request, your funds will be resubmitted for deposit at maturity. There is no grace period after maturity, so please advise us prior to 4:00 PM (local time) two business days before maturity if you wish to amend these instructions. If any of the following information is incorrect, or if you have any questions, please contact us using the contact information noted above.

Account Summary

Account ID	*******789	Principal Amount	$3,830,029.44
Effective Date	01/28/2021	Interest Rate	0.01%
Maturity Date	02/25/2021	Annual Percentage Yield	0.01%
Interest Payment Frequency	At Maturity	Old Account ID	*******345
Interest Disbursement Type	Credit to Principal		
Maturity Disbursement Type	Reinvest		
Product Term	4-Week Personal CD		

SAMPLE

Your certificates of deposit were issued by the following FDIC-insured depository institutions:

FDIC-Insured Institution	City/State	FDIC Cert No.	Balance
Southstreet Community Bank	Louisville, KY	**010	$248,500.00
Winchester County Bank	Orlando, FL	**011	248,500.00
Southeast Regional Bank	Atlanta, GA	**012	248,500.00
Loring Savings Bank	Edwardsville, IL	**013	248,500.00
Calera Bank	Nashville, TN	**014	248,500.00
Port Addison Bank	Newark, OH	**015	248,500.00
Alpine National Bank and Trust	Pittsburg, PA	**016	248,500.00
First Bank of Ogdentown	Ada, OK	**017	248,500.00
Bank of North Haverbrook	Cobb, AZ	**018	102,529.44
Copper Savings and Loan	Carson City, NV	**019	248,500.00

CONTAINS CONFIDENTIAL INFORMATION

IntraFi and CDARS are registered service marks of IntraFi Network LLC.

Member FDIC

pository institutions:

FDIC Cert No.	Balance
**020	248,500.00
**021	248,500.00
**022	248,500.00
**023	248,500.00
**024	248,500.00
**025	248,500.00
	$3,830,029.44

our funds through CDARS are listed below:

Custom text may be added here.

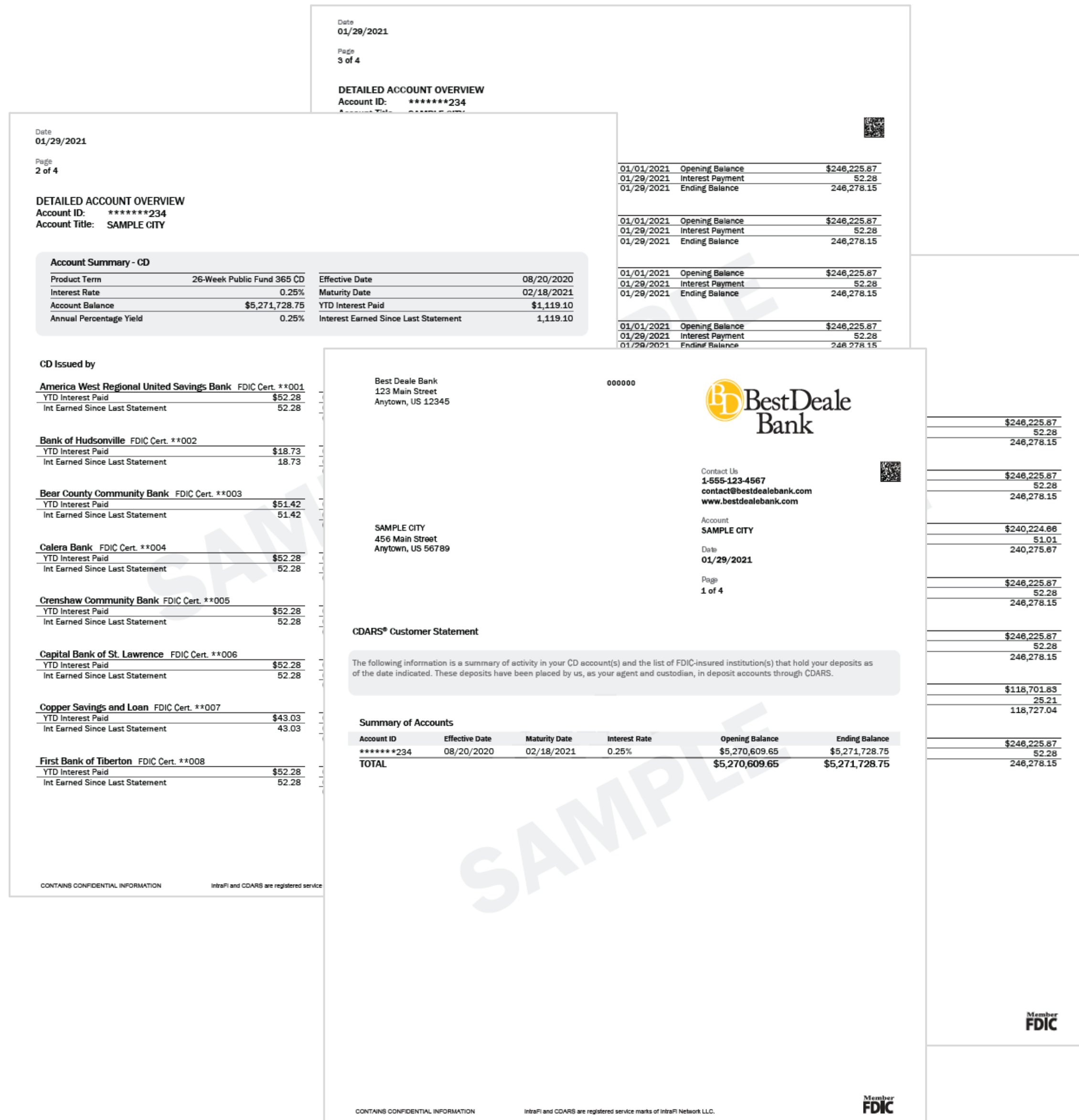
CONTAINS CONFIDENTIAL INFORMATION

IntraFi and CDARS are registered service marks of IntraFi Network LLC.

Member FDIC

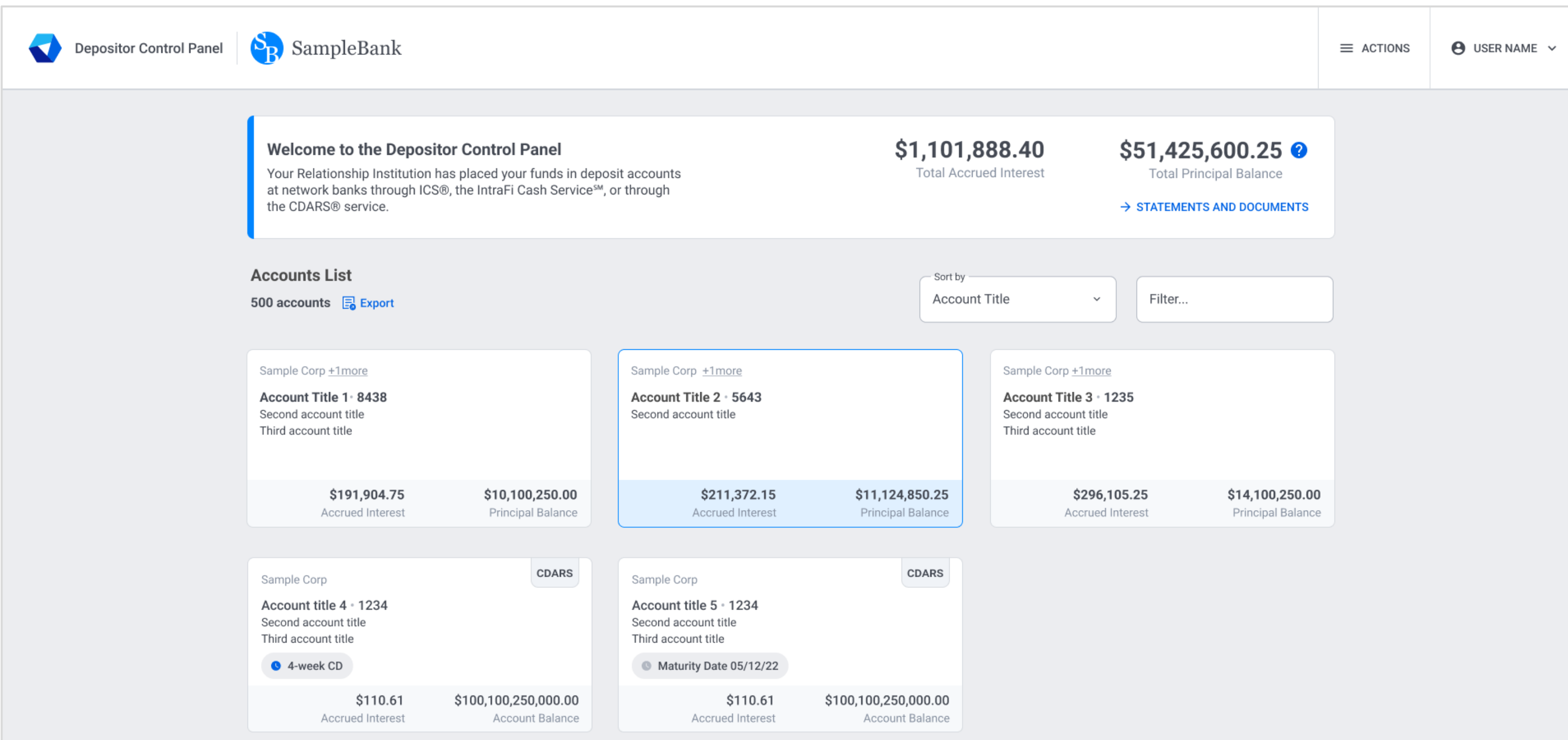
REPORTING IS STRAIGHT-FORWARD

Sample Statement



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).



www.depositorcontrol.com

LEARN MORE

We’re here to answer your questions.

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