

## How CDARS® Can Work for You

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

**CD-Level Returns.** You can earn rates that may compare favorably with other investment alternatives, including U.S. Treasuries and money market funds.

**One Bank.** You work directly with just us—the bank you know and trust—to make large deposits eligible for FDIC insurance. With CDARS, you can avoid the hassle of opening accounts at different banks in different insurable capacities.

**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.

**More Free Time.** By making your CDARS deposits eligible for multi-million-dollar FDIC protection, you can eliminate the time-consuming task of tracking collateral values on an ongoing basis (if you are accustomed to doing so).

**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. Also, you can ladder your CDs or combine maturities to create the equivalent of a customized term.<sup>2</sup>

**Community Investment.** Your funds can support lending initiatives that strengthen the local community.<sup>3</sup>

To learn more, contact your account manager or customer service representative. Sign up today to earn CD-level interest 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 CDARS.

Contact First Farmers for details on the CDARS program & how it can work for you.  
800.882.8378



[1] Limits apply. Funds may be submitted for placement only after a depositor enters into a CDARS Deposit Placement Agreement with us. The agreement contains important information and conditions regarding the placement of funds by us.

[2] The equivalent of a customized term can be created with the use of a Resubmission Agreement. The ability to resubmit a placement may not be available.

[3] When 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 or 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.

