



Searching for a way to keep large deposits safe? Ask us about CDARS®.

With CDARS® (Certificate of Deposit Account Registry Service®), you can receive up to \$50 million dollars in FDIC protection through Western National 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 multi-million dollars 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.

Wide Variety of maturities to select from.

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 deposit 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.²

WHAT ELSE SHOULD I KNOW?

Now, you no longer need to run around opening multiple accounts at multiple banks, managing 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 our Bank, or email info@wnbank.com for more information.

¹ Funds may be submitted for placement only after a deposit or has entered into the CDARS® Deposit Placement Agreement by Western National Bank. The agreement contains important information and conditions regarding the placement of funds by us. Please read the agreement carefully before signing it.

² Because deposited funds are exchanged on a dollar-for-dollar basis with other banks in the network, we can use the full amount of a deposit placed through CDARS® for local lending, satisfying some depositor's local investment goals/mandates. Alternatively, with a depositor's consent, our bank may choose to receive fee income instead of deposits from other banks. Under these circumstances, deposited funds would not be available for local lending.

CDARS® is a registered service mark of Promontory Interfinancial Network, LLC.

