

## Smart Investing Enjoy \$50 Million in FDIC Insurance

Through the CDARS® service, we can provide your business with easy access to multi-million dollar FDIC protection on its CD investments.

With CDARS,  
your business gets:

### One Bank

Access multi-million dollar FDIC insurance coverage by working with just us – a bank you know and trust.

### One Rate

Negotiate one rate with our bank for each CD maturity and enjoy the option of reinvesting funds through a simple process.

### One Statement

Receive one easy-to-read statement from our bank summarizing all of your business' CD holdings.

### How does CDARS work?

We are a member of a special network. When your business places a large amount with us, we place the funds into CDs issued by other banks in the network – in increments of less than \$100,000 – so that both principal and interest are eligible for complete FDIC protection. As a result, your business can receive coverage from many banks while working with just one.

### What else should I know?

With access to full insurance, your business can say “goodbye” to surety bonds, and collateralization requirements. There also is no need to manually consolidate account statements or interest disbursements. In short, the benefits of one bank, one rate, and one statement can reduce your administrative burdens (especially during tax and financial reporting seasons), providing you and members of your organization with more time to focus on profit-generating activities.

As always, your business' confidential account information remains protected.

For more information about the CDARS service offered from Tri Counties Bank, call us at 800.922.8742, click [www.tricountiesbank.com](http://www.tricountiesbank.com), or stop by any branch.



Member FDIC

Funds may be submitted for placement only after a depositor enters into an agreement with us. With your consent, we may choose to receive fee income instead of bringing the full amount of your deposits back to our bank, which may not satisfy your local investment goals/mandates. CDARS is a registered service mark of Promontory Interfinancial Network, LLC.

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