



Smart Investing

By leveraging CDARS®, you can access multi-million-dollar FDIC insurance on CD investments.

One Bank

Access multi-million-dollar FDIC insurance for funds placed into CDs by working directly with just us—a bank you know and trust.

One Rate

Earn one rate for each CD maturity, and enjoy the option of reinvesting funds through a simple process. Rates may compare favorably to Treasuries.

One Statement

Receive one easy-to-read statement from us summarizing your holdings in CDARS.

How does CDARS work?

Institutions that offer CDARS are members of the IntraFi network. When a member institution places your deposit through CDARS, that deposit is divided into amounts under the standard FDIC insurance maximum of \$250,000. The funds are then placed into deposit accounts at other network banks. As a result, you can access FDIC coverage from many institutions while working directly with just ours. Receive one statement from our bank detailing all your CDARS placements.

What else should you know?

With access to multi-million-dollar FDIC insurance, you can eliminate ongoing collateral tracking and avoid the hassle of opening accounts at different banks or in different insurable capacities, as well as the need to manually consolidate account statements and interest disbursements on a recurring basis. This reduces administrative burdens, especially during tax and financial-reporting seasons, and frees up valuable time.

So, you can skip extra paperwork while enjoying the peace of mind associated with access to multi-million-dollar FDIC insurance. Enjoy 24/7 online access to account information.

As always, your confidential information remains protected.

Contact us.

Farmers Bank & Trust

Member FDIC

Member
FDIC

[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.