



CDARS®

Relationships. Funding. Profitability.



Corporation for American Banking, L.L.C.
ABA's Subsidiary for Profitable Banking

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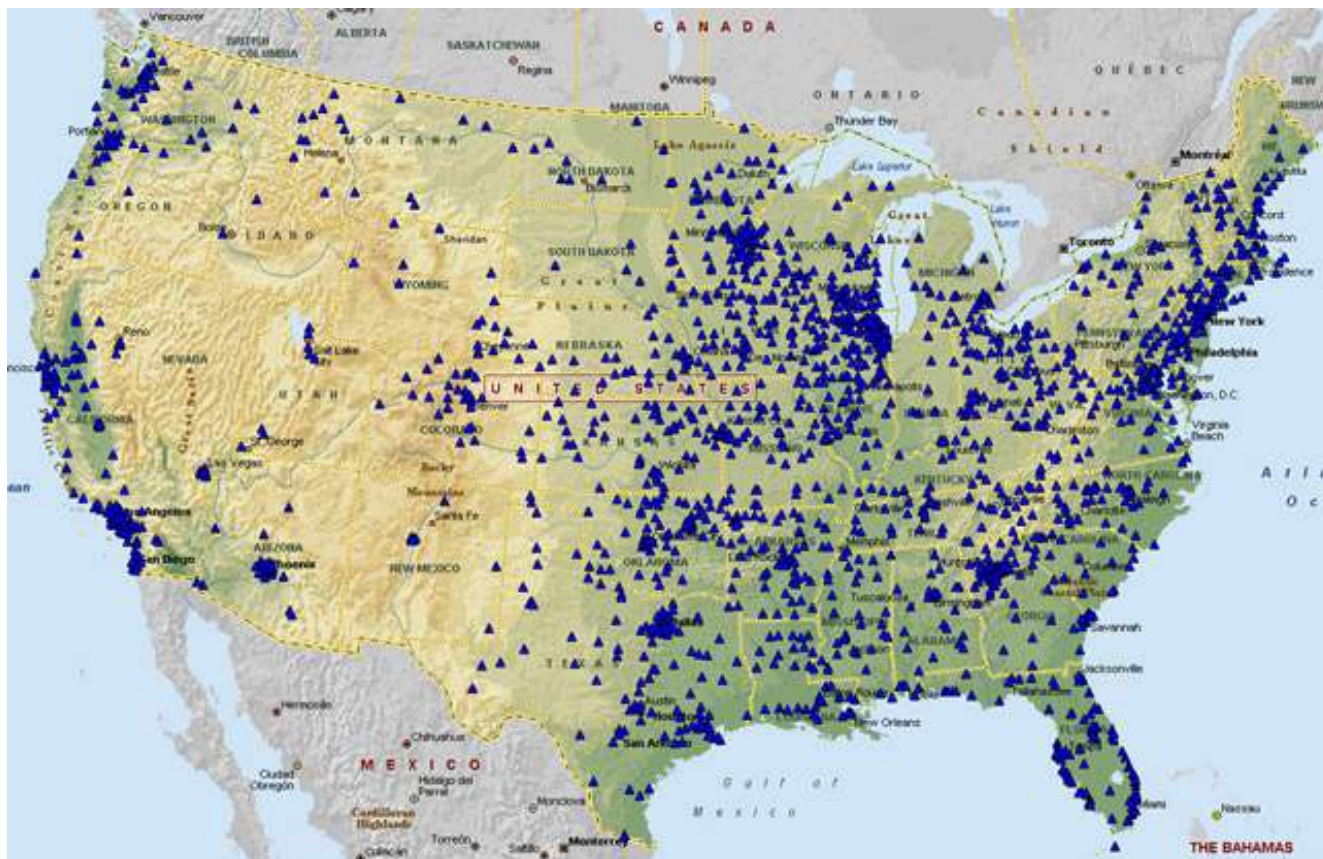
Chairman, First Citizens National Bank, Mason City, IA;
Former President, Independent Community Bankers
of America

Frank G. Zarb

Chairman, Frank Zarb Associates;
Former Chairman & CEO, NASD

What Is CDARS®?

Nearly 3,000 financial institutions (with over 40,000 branch offices) offer CDARS. Together, they place billions of dollars through the service every week.



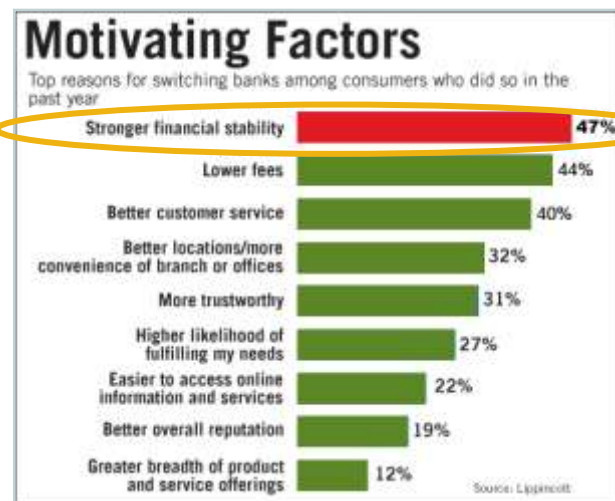
What Is CDARS®?

How Can It Help Your Institution?

CDARS is a service that enables financial institutions to provide customers with access to full insurance on CD investments of \$50 million or more – and to do so *without having to pledge collateral*.



“Customers now rank financial stability as their top priority when choosing a bank.”



Based on the results from a recent survey conducted by Lippincott, a New York brand strategy firm, and summarized in the 12/1/08 edition of American Banker

What Is CDARS®?

How Can It Help Your Institution?

Additionally, CDARS is a funding and liquidity management tool that your organization can use to access funds, manage its balance sheet, and enhance its profitability.



You Have These Customers in Your Backyard

Businesses

Of All Sizes

- Corporations (public and private)
- Mid-size companies (public and private)
- Small businesses including partnerships, sole proprietorship, and entrepreneurial ventures

Franchises

All Types

- Distributors
- Manufacturers
- Wholesalers
- Retailers

Public Funds

- Government agencies
- Municipalities, such as villages, towns, cities, and counties
- Police departments
- Fire districts
- Public colleges & universities
- Public hospitals
- School districts
- State funds, such as state workers' compensation funds
- Utility districts, such as power, water, sewer, etc.

Non-Profits

- Charities
- Churches
- Colleges & universities
- Community foundations
- Endowment funds
- Foundations
- Homeowners' associations
- Hospitals
- Religious institutions

Others

- Attorneys & law firms
- Banks and credit unions (for CRA credit or as earning assets)
- CPAs
- Financial planners
- Escrows
- 1031 tax-free property exchanges
- Estate planners
- Private investors
- Trusts/Trustees

The authority of institutional customers to invest through CDARS may be subject to restrictions under applicable law and/or investment policies.

What Is CDARS®?

How Can It Help Your Institution?

CDARS appeals to safety-conscious depositors of all types, including businesses, non-profits, public entities, and advisors (e.g., CPAs, financial planners, trustees, lawyers).

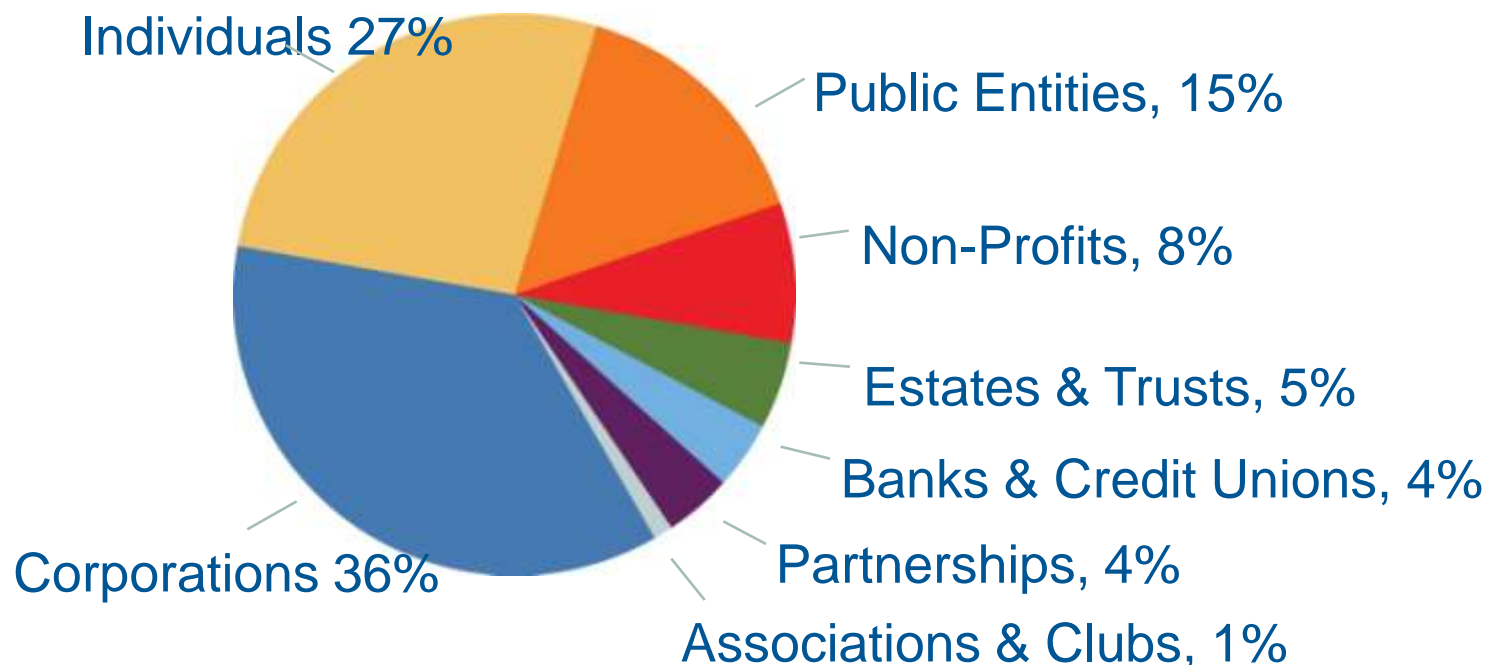
CDARS holdings average **\$1.3 million** per customer – with institutional investors tending to hold far more and banks and credit unions investing large sums for their own account.

Customer Type	Approximate Average Holdings Per Customer*
Banks & Credit Unions	\$5,800,000
Public Entities	\$3,800,000
Corporations	\$1,700,000
Partnerships	\$1,650,000
Non-Profits	\$1,200,000
Estates & Trusts	\$900,000
Individuals	\$750,000
Associations & Clubs	\$650,000
Average Holdings Across All Customer Types	\$1,300,000

*As of 06/30/09. Includes both Reciprocal and One-Way Sell transaction data (all placements).

CDARS Customer Base Profile – Percentage by Customer Class in 2009

The majority of customers are institutional investors.*



As of June 30, 2009

*The authority of institutional customers to invest through CDARS may be subject to restrictions under applicable law and/or investment policies.



What Is CDARS®?

How Can It Help Your Institution?

And, deposits that come in the door tend to stay with your bank. CDARS deposits reinvest approximately 80% of the time.



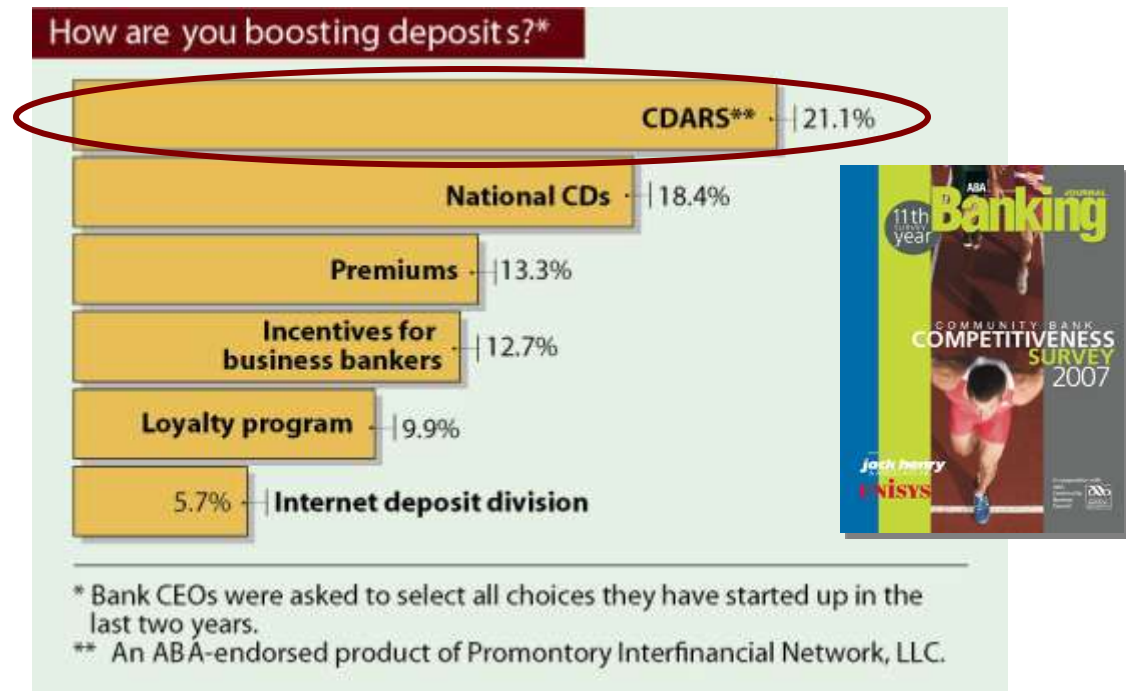
As of 06/30/09

What Is CDARS®?

How Can It Help Your Institution?

So, it's no surprise that bank CEOs across the country named CDARS the #1 deposit-gathering tool in an ABA Banking Journal survey on competitiveness.

In fact, hundreds of banks each have placed more than \$100,000,000 through CDARS – and many have placed over \$1,000,000,000 dollars through the service.



Source: ABA Banking Journal Community Bank Competitiveness Survey 2007

What Is CDARS®?

How Can It Help Your Institution?

Banks also like that CDARS can help lower customer acquisition and maintenance costs.

- By attracting six-, seven-, and eight-figure deposits at a time.
- By attracting “sticky” deposits – deposits that reinvest approximately 80% of the time.
- By providing a way to enhance CD offerings.
- By making its marketing investments work harder.

Additionally, banks like that CDARS can help to free up securities (that many public funds, non-profits, and businesses require as collateral) to fund loans that earn a higher return. And, without having to pledge collateral, members can reduce administrative costs and tracking burdens associated with marking collateral to market on a recurring basis.

Example

Collateral Portfolio	\$20,000,000
Replace ½ with CDARS	\$10,000,000
Incremental Spread	2%*
Income Potential	\$ 200,000

*Actual spread may vary

What Is CDARS®?

How Can It Help Bank Customers?

You can use CDARS to offers investors:

- The **security** associated with access to full FDIC insurance so that they can:
 - Rest assured knowing their funds are protected.
 - Forego tracking changing collateral values on a regular basis.
 - Avoid having uninsured deposits that must be footnoted in their financial statements.
- The kind of **return** they seek.
 - Historically, rates for CDs placed through CDARS have compared favorably to U.S. Treasuries. Like Treasuries, FDIC insurance is backed by the full faith and credit of the U.S. government.
 - Customers can also compare CDARS CDs to money market mutual funds (e.g., Treasury Funds, Government Funds, and Prime Obligation Funds) to see what a smart investment they can be.
- The **ease** of accessing everything through a single institution.



What Is CDARS®?

How Can It Help Bank Customers?

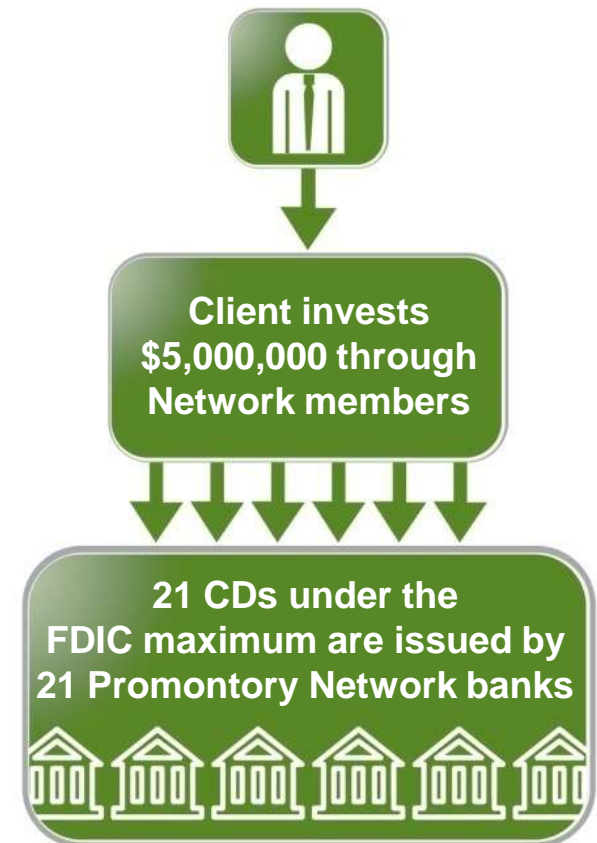
- The **flexibility** to work with any one of the thousands of banks that offer the service and to select from a range of maturities – 4-week, 13-week, 26-week, 52-week, 104-week (2-year), 156-week (3-year), and 260-week (5-year) terms.
- The **ability to ladder** CDs.
- The **ability to structure the equivalent of bump-up or step-up CDs**.
- The **ability to use deposits for local lending** opportunities, which can be an attractive proposition for public funds, non-profits, corporate investors, and other socially responsible investors.



How Does CDARS® Work?

Where Does Access to Additional FDIC Insurance Come From?

Institutions that offer CDARS are members of the Promontory Network. When a bank places a customer's deposit using the CDARS service, that deposit is divided into amounts under the standard FDIC insurance maximum* and allocated among other member banks (making the full amount eligible for FDIC insurance). As a result, customers can access coverage from many institutions while working with just one.

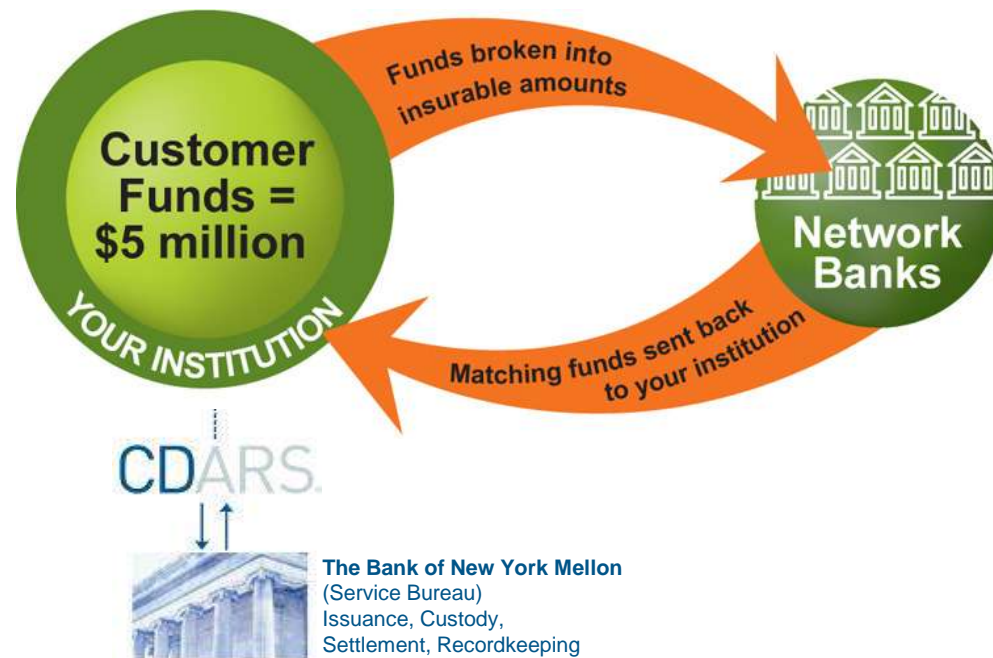


*The standard FDIC insurance coverage amount is \$250,000 per insured capacity per bank through December 31, 2013. Thereafter, the standard FDIC coverage amount will revert to \$100,000 unless Congress further extends the higher coverage amount. Accordingly, for CDs that mature on or before December 31, 2013, customer funds will be allocated to banks that are members of the Promontory Network in amounts up to \$250,000, and for CDs that mature after December 31, 2013, customer funds will be allocated in amounts up to \$100,000.

CDARS® ReciprocalSM Transactions

How Do They Work?

In a CDARS Reciprocal transaction, banks receive matching deposits for their placements, so that each bank comes out whole. Banks may use the full amount of these matching deposits to support lending initiatives that build a stronger community or other profit-generating activities as they see fit.



CDARS® Customer Reporting

Sample New Account Notice

<p>BEST DEALE BANK P.O. Box 0001 Anytown, US 12345-0001</p>	<p>CONTAINS CONFIDENTIAL INFORMATION</p>
<p>THE KING CUSTOMER 123 MAIN STREET ANYTOWN, US 12345</p>	<p>Date: 05/22/08 Account: 123456789 Page: 1 of 1</p>
<p>Subject: New Account Notice</p> <p>Legal Account Title: ESTATE OF KING CUSTOMER</p> <p>Thank you for purchasing certificate(s) of deposit through Best Deale Bank. These deposit(s) 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 not 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 at 1-800-555-0001.</p>	
<p>Account ID: 123456789 Effective Date: 05/22/08 Maturity Date: 08/21/08 Interest Payment Frequency: At Maturity Interest Disbursement Type: Credit to Principal Maturity Disbursement Type: Transfer To 1122334455 Product Name: 13-WEEK PERSONAL CD</p>	<p>Principal Amount: 1,200,000.00 Interest Rate: 2.95601% Annual Percentage Yield: 3.00%</p>
<p>Your certificate(s) of deposit were issued by the following FDIC-insured depository institution(s):</p>	
<p>Oak Street Savings Bank Winchester County Bank Bend Community Bank Skyfield Bank Springstown Bank Community Bank of Alabaster First Eagle Bank South Street Community Bank Coldwater Community Bank Lockland Savings Bank Downtown Bank and Trust Loring Savings Bank AmerNorth Bank</p>	<p>St. Louis, MO Chicago, IL Johnson City, TN Racine, WI Pasadena, CA Laredo, TX Chantilly, VA Moorefield, WV Chicago, IL Winston-Salem, NC Reno, NV Bellevue, WA Montgomery, AL</p>
	<p>98,250.00 98,250.00 21,000.00 98,250.00 98,250.00 98,250.00 98,250.00 98,250.00 98,250.00 98,250.00 98,250.00 98,250.00 98,250.00 98,250.00 <u>1,200,000.00</u></p>
<p>Below is the depository institution(s) where you do not wish your funds placed, as you indicated at the time you submitted your funds to us for placement through CDARS.</p>	
<p>WOODLAND HILLS BANK FOREST VIEW SAVINGS BANK COMMUNITY BANK OF CHARLESTON</p>	<p>Lake Erie, NY Newark, DE Charleston, SC</p>
<p><small>CDARS® is a registered service mark of Promontory Interfinancial Network, LLC.</small></p>	

CDARS® Customer Reporting

Sample Statement

CONTAINS CONFIDENTIAL INFORMATION

Best Deal Bank
622 118 Avenue South
Suite 224
Nashville, TN 37203

Date: 05/30/08
Page: 1 of 3

REDWOOD PROPERTIES, LLC
1515 SOUTH QUEEN STREET
NASHVILLE, TN 37212

Subject: CDARS® Customer Statement
Legal Account Title: REDWOOD PROPERTIES, LLC

Below is a summary of your certificate(s) of deposit, which we are holding for you as your custodian. These certificate(s) of deposit have been issued through CDARS by one or more FDIC-insured depository institutions. Should you have any questions, please contact us at 615.935.BANK or send an email to cdars@bestdealbank.com.

Summary of Accounts Reflecting Placements Through CDARS

Account ID	Effective Date	Maturity Date	Interest Rate	Opening Balance	Ending Balance
1001234567	01/31/08	07/31/08	2.999%	\$79,997.86	\$79,697.42
1003456789	01/31/08	07/31/08	2.996%	\$100,310.81	\$100,823.42
1004567890	01/31/08	01/29/09	2.950%	\$100,444.96	\$100,597.46
1005678901	01/31/08	01/29/09	2.950%	\$100,444.96	\$100,697.46
TOTAL				\$380,858.42	\$381,815.74

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CONTAINS CONFIDENTIAL INFORMATION

Date: 05/30/08
Page: 3 of 3

05/30/08 Interest Payment: 28.90
05/30/08 ENDING BALANCE: \$11,528.30

ACCOUNT OVERVIEW

Account ID: 1006578901 Product Name: 52-WEEK NON-PERSONAL CD Effective Date: 01/31/08 Maturity Date: 01/29/09 Interest Rate: 2.950% YTD Interest Paid: \$569.97 Int Earned Since Last Stmt: \$252.48

CONTAINS CONFIDENTIAL INFORMATION

Date: 05/30/08
Page: 2 of 3

ACCOUNT OVERVIEW

Account ID: 1001234567 Product Name: 26-WEEK NON-PERSONAL CD Effective Date: 01/31/08 Maturity Date: 07/31/08 Interest Rate: 2.950% YTD Interest Paid: \$792.54 Int Earned Since Last Stmt: \$196.97

The Annual Percentage Yield Earned is 3.00%

CD Issued by Winchester County Bank

YTD Interest Paid:	05/30/08	OPENING BALANCE	\$13,798.05
Int Earned Since Last Stmt:	\$34.00	Interest Payment	34.00
		ENDING BALANCE	\$13,899.65

CD Issued by Southeast Regional Bank

YTD Interest Paid:	05/30/08	OPENING BALANCE	\$88,631.69
Int Earned Since Last Stmt:	\$164.97	Interest Payment	164.97
		ENDING BALANCE	\$88,796.77

ACCOUNT OVERVIEW

Account ID: 1003456789 Product Name: 26-WEEK NON-PERSONAL CD Effective Date: 01/31/08 Maturity Date: 07/31/08 Interest Rate: 2.950% YTD Interest Paid: \$991.22 Int Earned Since Last Stmt: \$252.79

The Annual Percentage Yield Earned is 3.00%

CD Issued by Springtown Bank

YTD Interest Paid:	05/30/08	OPENING BALANCE	\$82,165.87
Int Earned Since Last Stmt:	\$209.12	Interest Payment	209.12
		ENDING BALANCE	\$82,494.99

CD Issued by First Eagleville Bank

YTD Interest Paid:	05/30/08	OPENING BALANCE	\$17,374.74
Int Earned Since Last Stmt:	\$43.67	Interest Payment	43.67
		ENDING BALANCE	\$17,418.41

ACCOUNT OVERVIEW

Account ID: 1004567890 Product Name: 52-WEEK NON-PERSONAL CD Effective Date: 01/31/08 Maturity Date: 01/29/09 Interest Rate: 2.950% YTD Interest Paid: \$465.97 Int Earned Since Last Stmt: \$252.48

The Annual Percentage Yield Earned is 3.00%

CD Issued by Loring Savings Bank

YTD Interest Paid:	05/30/08	OPENING BALANCE	\$88,945.58
Int Earned Since Last Stmt:	\$223.56	Interest Payment	223.56
		ENDING BALANCE	\$89,198.19

CD Issued by Kendall Bank and Trust

YTD Interest Paid:	05/30/08	OPENING BALANCE	\$11,495.40
Int Earned Since Last Stmt:	\$28.60		

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CDARS® ReciprocalSM Transactions

What Else Do You Need to Know?



Deposits placed through the service are considered brokered deposits under call report instructions. However, unlike traditional brokered deposits, CDARS Reciprocal deposits are not viewed as unusually volatile. Because the reciprocal deposits you place through CDARS come from your local customers (usually within 25 miles of a branch), they tend to behave like core deposits.



CDARS® ReciprocalSM Transactions

What Else Do You Need to Know?

On February 27, 2009, the Federal Deposit Insurance Corporation's Board of Directors effectively recognized that CDARS® ReciprocalSM deposits are substantively different from traditional brokered deposits in terms of FDIC-assessed insurance premiums.

In making final its rule on risk-based assessments, the FDIC Board agreed with the FDIC staff's recommendation that such deposits can represent "a more stable source of funding for healthy banks" than traditional brokered deposits.

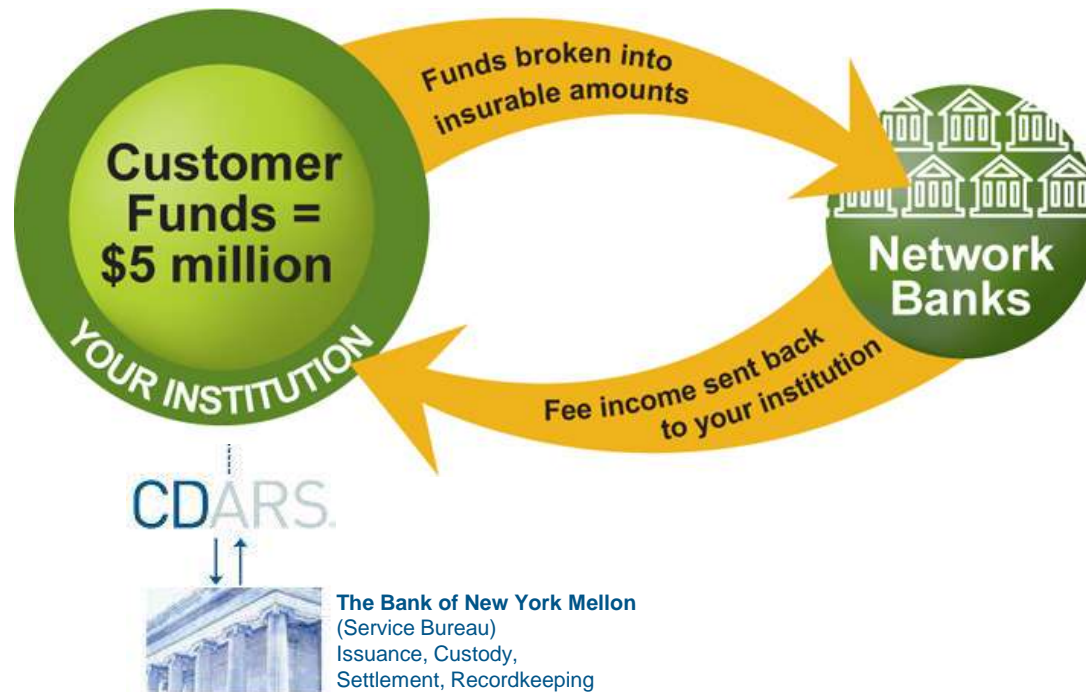
For that and other reasons, the Board issued a final rule that effectively excludes CDARS Reciprocal deposits from the premiums assessed on brokered deposits for Risk Category I banks (roughly, CAMELS 1 and 2 banks).

Banks in higher risk categories, however, will still have to add CDARS Reciprocal deposits to their traditional brokered deposits for the purposes of the assessment rate adjustment for brokered deposits. The FDIC noted that statutory restrictions are imposed on brokered deposits when banks become troubled.

CDARS® One-Way SellSM Transactions

How Do They Work?

With One-Way Sell transactions, you can sell “excess” deposits (just the funding, not the relationships) to Network members that need funds.



CDARS® One-Way SellSM Transactions

How Do They Work?

As with Reciprocal transactions:

- Funds are divided into amounts below the FDIC maximum and are distributed among Network Members. This enables customers to access FDIC coverage through many banks while working with just yours.
- Your bank determines the rate it offers to customers and maintains full control over the relationship.
- Confidential information remains protected.

What differs?

- With customer consent, your institution can receive fee income (instead of matching deposits) for placing funds with other Network Members.
- Deposits are not added to your balance sheet.

CDARS® One-Way SellSM Transactions

How Can They Help Your Institution?

Thus, with CDARS One-Way Sell transactions, you can offer customers access to 200 times the FDIC insurance otherwise available through a single institution for a single insurable capacity and:

- **Maintain a consistent presence** in the CD market instead of “roller coastering” in and out.
- **Offer a full range of maturities** that you otherwise might not offer – i.e., quote CDARS One-Way Sell rates (less a spread, if desired) for maturities that you don’t want to keep on your balance sheet.
- **Manage liquidity** (or even shrink your balance sheet) while building your customer base and franchise value.
- **Earn fee income** and **improve return-on-assets and return-on-equity ratios**.

Example*

- You offer customer (@ 52wk): $1.55\% * \$1,000,000 = \$15,500$
- You sell these deposits through CDARS: $1.70\% * \$1,000,000 = \$17,000$
- Your fee income (@PV): $\$1,500$

*Actual amounts may vary. The most up-to-date rates are posted on the secure portion of www.promnetwork.com under Match Information / This Week’s One-Way Sell Activity. (Accessible to Network Members only.)

CDARS® One-Way SellSM Transaction Rates

	Maturity	One-Way Sell SM Rates	One-Way Sell SM APYs	Treasury Rates
For customer funds	4-wk	0.20%	0.20%	0.11%
For bank funds*	4-wk	0.25% (special Institutional Placement Pricing)	0.25%	0.11%
For customer or bank funds	13-wk	0.35%	0.35%	0.18%
	26-wk	0.45%	0.45%	0.29%
	52-wk	0.90%	0.90%	0.50%
	2-yr (104-wk)	1.85%	1.87%	1.03%
	3-yr (156-wk)	2.35%	2.38%	1.60%
	5-yr (260-wk)	3.20%	3.25%	2.52%

Institutional pricing is for banks that want to invest their own accounts via One-Way Sell. The minimum order amount is \$1 million.

One-Way Sell Rates as of July 22, 2009. Please ask to see our current rate sheet. Treasury Rates are Constant Maturity Yields as reported by the US Treasury. One-Way Sell APYs are calculated using a 365-day accrual basis and daily compounding of interest. The APYs assume amounts remain on deposit until maturity. Selection of other available payment options may result in different amounts earned and different APYs.

The most up-to-date rates are posted on the secure portion of www.promnetwork.com under Match Information / This Week's One-Way Sell Activity. (Accessible to Network Members only.)

CDARS® One-Way BuySM Transactions

How Do They Work and How Can They Help Your Institution?

Through CDARS® One-Way BuySM transactions, your institution can purchase cost-effective funding from Network members with excess liquidity.

- Generally, hundreds of millions of dollars are available each week across the following terms: 4 weeks, 13 weeks, 26 weeks, 52 weeks, 2 years (104 weeks), 3 years (156 weeks) and 5 years (260 weeks).
- Funds are priced at CD-levels.
- No collateralization is required.
- Access is quick and easy. Funds can be made available in as little as 24 hours.
 - Submit a Request for Funds Form.
 - Bid online on or before match day morning (currently Wednesday morning).
 - Learn the auction results on the evening of the match.
 - Settle the next business day.

For another wholesale funding option or to access large blocks of long-term funding (\$25 million - multiple billions) at floating rates, ask us about our IND service.

CDARS® Implementation

We're With You Every Step of the Way



Our team provides:

- A Business Development Advisor who facilitates your CDARS Product Launch and shares best practice sales and marketing strategies from successful Network members.
- Financial goal-setting support.
- Accounting and operations training.
- Turnkey marketing assistance, including sample materials, free customization capabilities, and free downloadable art files.
- Other on-going support.



CDARS® Implementation

Marketing Materials Are Ready to Go

Available resources include a *Marketing Toolkit* which takes both the guesswork and the hassle out of launching the service by providing checklists, sample timelines, and ready-to-use materials.



Marketing Toolkit CD

Contains customizable marketing templates, including advertisements, banners, brochures, customer presentations, phone scripts, postcards, posters, press releases, sales sheets, web graphics, and more!



Countertop Display



Window/Door Decals



How CDARS Works CD



Customizable Rack Brochures



Direct-Mail Postcards

CDARS® Implementation

Everything is Available Online

Access a full array of turnkey marketing materials.

- Brochures;
- Presentations;
- Prospecting Letters;
- Advertisements;
- Radio Scripts;
- Phone Scripts;
- Statement Inserts;
- Posters, Banners, and more!

Customize your offering.

- Add a black and white or color logo.
- Add text/contact information.

Print locally or via our fulfillment vendor.

- Download a file and print locally.
- Order on-the-spot using a credit card.
- Order on-line and be invoiced later.



CDARS® Customer Experience

The Process is Simple

1

The customer signs a CDARS Deposit Placement Agreement (DPA) and deposits money with your bank.

2

Funds are placed using CDARS.

3

The customer's CDs are issued by other banks in the Network.

4

The customer receives confirmation of his/her CDs from your bank.

5

The customer receives consolidated interest payments and statements from your bank.

CDARS® Order Placement

It's Easy – We Provide Regular Training

Promontory Interfinancial Network, LLC		CDARS.	
CDARS Order: Confirmation Page		ABC Bank Account: 1000667265 Last Updated By: thorteson	
<p>SUCCESSFULLY SAVED. Your change to order 1000667265 has been recorded and saved. THIS ORDER STILL REQUIRES APPROVAL. PLEASE NOTE THAT THE DEADLINE IS WEDNESDAY AT 1:00PM ET.</p>			
Placement Type and Sales Information			
Order Type:	Reciprocal	Retirement Type:	03/15/2006
Internal Account ID:		Internal Branch ID / Name:	Sales Contact: Jane Smith
Order Terms			
Order Amount:	\$750,000.00	Annual Interest Rate:	4.50%
Product Type:	52 Week CD, 365	Term (in days):	364
Maturity Date:	03/15/2007	APY:	4.6025%
		Basis Days:	365
Order Information			
Account Title:	Ben Johnson, Sally Johnson	Source of Funds:	New Money, New Customer
		Withhold Taxes:	No
Account Interest and Disbursement			
Interest Payment Frequency:	Month End	Interest Disbursement Type:	Transfer
Interest Compounding Frequency:	Daily	Maturity Disbursement Type:	Reinvestment
		Interest Disbursement Account Number:	727-12324
		Maturity Disbursement Account Number:	
Reinvestment at Maturity Options			
Reinvestment Preference:	Yes	Reinvestment Amount:	Principal
Reinvestment Comments:		Product Type at Reinvestment:	52 Week CD, 365
Customers Associated with the Account			
The first customer listed is the primary account owner and other customers are secondary owners.			
	Ben Johnson		Edit Customer Profile
	Sally Johnson		Edit Customer Profile
Customer Exclusions			
First National Bank of St. Mary's	TRN: 055001766	Leonardtown, MD	
Mailing Information			
Primary Address:	123 Main Street, Atlanta, GA 30309	Statement Cycle:	Month End
		Duplicate Notice Address:	
RETURN TO MAIN MENU		VIEW PENDING ORDERS	
		PRINT VERSION	
<p align="center">Privacy Policy Terms and Conditions Contact Us Copyright 2003 - 2006, Promontory Interfinancial Network, LLC</p>			

- Step 1: Create Customer Profile
- Step 2: Enter New Order
- Step 3: Approve Order

Promontory Interfinancial Network, LLC		CDARS.	
Step 1: General Information		Step 2: Tax Information	
Step 3: Internal Information		Step 4: Exclusions	
Customer Profile: Exclusions Page		ABC Bank Customer: Ben Johnson	
<p>Indicate those Network Members at which your customer does not wish to make a deposit. Your customer may also choose to exclude any institution that is not a member. Please note that credit unions are not eligible to join the Network. If your customer does not have exclusions, click "CONTINUE".</p>			
Exclusion Search			
To find the institution, complete at least one field below and then click FIND INSTITUTION.			
Institution Name:	<input type="text" value="TRN"/>		
City:	<input type="text"/>	State / Territory:	<input type="text"/>
FIND INSTITUTION			
The following institutions are excluded:			
First National Bank of St. Mary's	TRN: 055001766	Leonardtown, MD	Remove Exclusion
RETURN TO MAIN MENU		BACK	
		CONTINUE	
<p>Privacy Policy Terms and Conditions Contact Us</p>			

CDARS® Reference Match Information (as of July 2009)

Total Customer Limit*	Customer Limit per Order Date	Bank Limit per Order Date
\$50 million or more	\$50 million	\$250 million

*Generally, a customer's maximum CD holdings through CDARS are limited to a Reciprocal and One-Way Sell total of \$50,000,000, of which no more than \$10,000,000 may be in 2-, 3-, and/or 5-year CDs. That said, frequently, we are able to accommodate larger placements. Please contact Promontory's Treasury Desk at 866.776.6426 and select option 2 to learn more.

CDARS® Reference Match Information with Resubmission Agreement (as of July 2009)

Product Limits per Order Date		
Product Term	Customer Limit	Bank Limit
4-wk	\$30 million	\$150 million
13-wk	\$25 million	\$75 million
26-wk	\$25 million	\$65 million
52-wk	\$20 million	\$40 million
2-yr (104-wk)	\$3 million With RA ¹ : \$20 million	\$6 million
3-yr (156-wk)	\$1.5 million With RA ¹ : \$20 million	\$3 million
5-yr (260-wk) ² One-Way Sell only	\$400,000 With RA ¹ : 20 million	\$2 million

The most up-to-date match limits are posted on the secure portion of www.promnetwork.com under "Limits and Product Terms" and "This Week's CDARS One Way Sell Activity."

¹ For CDARS® ReciprocalSM transactions using a Resubmission Agreement.

² 5-year maturity placement is currently available only for CDARS® One-WaySM Sell transactions. We plan to offer 5-year maturity for CDARS Reciprocal transactions at a future date. However, with CDARS Reciprocal transactions, you can place funds for a 52-week term and enter into a Resubmission Agreement that provides for resubmission for four additional 52-week terms.

CDARS® Reference Fee Schedule

Bank Size	One-Time Implementation Fee ⁽¹⁾
\$50b or greater	\$50,000 ⁽²⁾
\$10b < Assets < \$50b	\$30,000
\$5b < Assets < \$10b	\$25,000
\$1b < Assets < \$5b	\$20,000
\$500m < Assets < \$1b	\$15,000
\$250m < Assets < \$500m	\$10,000
\$100m < Assets < \$250m	\$7,500
Less than \$100m	\$5,000

CDARS Reciprocal SM Transaction Fees (based upon percentage of funds submitted for placement)	
Maturity	Basis Points Per Transaction
4-week	2.25 ⁽³⁾
13-week	6.0 ⁽⁴⁾
26-week	9.5
52-week	12.5
104-week (2-year)	18.0
156-week (3-year)	24.0
260-week (5-year)	30.0

- (1) Minimum quarterly transaction level and fee may apply; see CDARS Policies and Procedures Manual for details.
- (2) For banks over \$50 billion in assets, implementation fees are negotiated based on the size and complexity of the institution. \$50,000 is the minimum implementation fee.
- (3) The regular 4-week CDARS transaction fee is 2.5 basis points. A reduced fee of 2.25 basis points is available for a limited time.
- (4) The regular 13-week CDARS transaction fee is 6.5 basis points. A reduced fee of 6.0 basis points is available for a limited time.

Effective Date: July 1, 2008. Subject to change.

**Let's talk about how
CDARS[®] can work for your bank.**