BELMONT BANK & TRUST

Member FDIC

CDARS®

Why CDARS®?

It's Everything in One Place

CDARS is the smartest, most secure, and convenient way to invest in large-dollar, FDIC-insured CDs.

Why is that? With the CDARS service, you can have it all.

- CD-level returns.
- Access to multi-million-dollar FDIC insurance.[1]
- Time savings due to significantly ***less*** paperwork.
- The ability to support local communities.[2]

[1] Limits apply.

[2] This benefit applies to some, but not all types of CDARS transactions. Let us know if this benefit is important to you, so that we can explain the relevant terms and conditions in more detail. See additional disclosure on page 14.

Why CDARS®?

CD-Level Returns
Peace of Mind

CD-level returns.

Earn rates that may compare favorably with other investment alternatives, including U.S. Treasuries and money market funds.

Peace of mind.

Enjoy the security associated with access to multi-million-dollar FDIC insurance on CD investments.

Why CDARS®?

Time-Saving Conveniences

Capitalize on the ease.

- Work directly with our bank to access multi-million-dollar FDIC insurance.
- Earn one interest rate per maturity.
- Receive just one regular statement from us.

Why CDARS®?

Time-Saving Conveniences

Forego the hassles of:

- Tracking and “marking to market” changing collateral values on an ongoing basis (if you are accustomed to doing so).
- Noting uninsured investments in financial statements.
- Opening accounts at different banks and/or under different insurable capacities.
- Manually consolidating account statements.
- Calculating blended rates and manually consolidating interest disbursements on a recurring basis.

Why CDARS®?

Community Investment

Feel good knowing that ***the full amount*** of your invested funds can ***stay local*** to support lending opportunities that build a stronger community; when you invest in CDs through CDARS, you can also be investing in your own backyard.[3]

[3] This benefit applies to some, but not all types of CDARS transactions. See additional disclosure on page 14.

What MATURITIES are available?

Investing Is Flexible to Match Your Needs

Choose from seven convenient terms:

- 4 weeks
- 13 weeks
- 26 weeks
- 52 weeks
- 2 years (104 weeks)
- 3 years (156 weeks)
- 5 years (260 weeks)

If desired, you can ladder CDs or combine maturities to create the equivalent of a customized term.

How does CDARS® work?

We Make It Easy

Banks that offer CDARS are members of a special network—the CDARS Network.

When you deposit a large amount with us, we place your funds into CDs issued by other banks in the CDARS Network—in increments less than the standard FDIC insurance maximum ($250,000)—so that both principal and interest are eligible for FDIC protection. As a result, you can receive coverage through many banks while working directly with just us and receiving just one regular statement.

How does CDARS® work?

Investing Is Simple

1. You sign a CDARS Deposit Placement Agreement and a custodial agreement, and deposit money with us.
2. Your funds are placed using the CDARS service.
3. Your CDs are issued by banks in the CDARS Network.
4. You receive confirmation from our bank of your CDs.
5. You receive consolidated interest payments and statements from us.

How does CDARS® work?

Reporting Is Straightforward

Sample New Account Notice

Best Deale Bank
123 Main Street
Anytown, US 12345

SAMPLE CORPORATION
P.O. BOX 456
ANYTOWN, US 67890

Date	03/19/15
Account	*******234
Page	1 of 1

Subject: New Account Notice

Legal Account Title: SAMPLE CORPORATION

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, the funds will 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 **555-123-4567** or send an email to **contactus@bestdealebank.com.**

Account ID	*******234	Principal Amount	6,000,000.00
Effective Date	03/19/15	Interest Rate	0.10%
Maturity Date	04/16/15	Annual Percentage Yield	0.10%
Interest Payment Frequency	AT MATURITY	Old Account ID	*******012
Interest Disbursement Type	Transfer To ***789		
Maturity Disbursement Type	Reinvest		
Product Name	4–WEEK NON–PERSONAL CD		

Your certificate(s) of deposit were issued by the following FDIC–insured depository institution(s):

Seashore National Bank	Oldtown, MO	248,500.00
Copper Savings and Loan	Lancaster, PA	248,500.00
Bank of North Haverbrook	Napersville, IL	248,500.00
First Bank of Ogdentown	Bismarck, ND	248,500.00
Kendall Bank and Trust	Slidell, LA	248,500.00
Loring Savings Bank	Fayetteville, AR	248,500.00
Southeast Regional Bank	Topeka, KS	248,500.00
Winchester County Bank	Park City, TN	248,500.00
Southstreet Community Bank	Cicero, IL	248,500.00
Lockland Bank	Ann Arbor, MI	248,500.00
First Eagleville Bank	Jackson, MS	248,500.00
Innerst Savings Bank	Kansas City, MO	248,500.00
North Goose Savings and Loan	Portland, OR	64,724.28
Star Blue Bank	Madison, WI	248,500.00
Fleming Savings and Loan	Trenton, NJ	248,500.00
Port Addison Bank	Antioch, CA	248,500.00
Benton Commercial Bank	Buffalo, NY	248,500.00
Calera Bank	Memphis, TN	248,500.00
Del Mar Community Bank	Norman, OK	70,030.18
Castleberry National Bank & Trust	Plant City, FL	225,245.54
Daviston Bank	Grand Island, NE	173,000.00
First Bank of Fairhope	Charleston, SC	248,500.00
Garden City Bank	Springfield, MO	248,500.00
Glencoe Bank	Harrington, DE	248,500.00
Harpersville Savings and Loan	Louisville, KY	248,500.00
Bear County Community Bank	Bangor, ME	248,500.00
		6,000,000.00

Thank you for your business.

SAMPLE

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

CONTAINS CONFIDENTIAL INFORMATION

How does CDARS® work?

Reporting Is Straightforward

Sample Monthly Statement

Date 01/30/15
Page 2 of 3

ACCOUNT OVERVIEW

Account ID: *******012
Product Name: 52–WEEK PUBLIC FUND CD
Interest Rate: 0.4%
Account Balance: $2,040,886.99

Effective Date: 08/07/14
Maturity Date: 08/06/15
YTD Interest Paid: $0.00
Interest Accrued: $3,984.97
Int Earned Since Last Stmt: $694.58

The Annual Percentage Yield Earned is 0.40%.

CD Issued by Seashore National Bank

YTD Interest Paid:	$0.00	*01/01/15*	*OPE*
Interest Accrued:	$438.12	*01/30/15*	*END*
Int Earned Since Last Stmt:	$76.37		

CD Issued by Copper Savings and Loan

YTD Interest Paid:	$0.00	*01/01/15*	*OPE*
Interest Accrued:	$475.45	*01/30/15*	*END*
Int Earned Since Last Stmt:	$82.87		

CD Issued by Bank of North Haverbrook

YTD Interest Paid:	$0.00	*01/01/15*	*OPE*
Interest Accrued:	$475.45	*01/30/15*	*END*
Int Earned Since Last Stmt:	$82.87		

CD Issued by First Bank of Ogdentown

YTD Interest Paid:	$0.00	*01/01/15*	*OPE*
Interest Accrued:	$475.45	*01/30/15*	*END*
Int Earned Since Last Stmt:	$82.87		

CD Issued by Kendall Bank and Trust

YTD Interest Paid:	$0.00	*01/01/15*	*OPE*
Interest Accrued:	$475.45	*01/30/15*	*END*
Int Earned Since Last Stmt:	$82.87		

CD Issued by Loring Savings Bank

YTD Interest Paid:	$0.00	*01/01/15*	*OPE*
Interest Accrued:	$475.45	*01/30/15*	*END*
Int Earned Since Last Stmt:	$82.87		

CD Issued by Southeast Regional Bank

YTD Interest Paid:	$0.00	*01/01/15*	*OPE*
Interest Accrued:	$475.45	*01/30/15*	*END*
Int Earned Since Last Stmt:	$82.87		

CD Issued by Winchester County Bank

YTD Interest Paid:	$0.00	*01/01/15*	*OPE*
Interest Accrued:	$475.45	*01/30/15*	*END*
Int Earned Since Last Stmt:	$82.87		

CD Issued by Southstreet Community Bank

YTD Interest Paid:	$0.00	*01/01/15*	*OPE*
Interest Accrued:	$218.70	*01/30/15*	*END*
Int Earned Since Last Stmt:	$38.12		

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Best Deale Bank
123 Main Street
Anytown, US 12345

Date 01/30/15
Page 1 of 3

ANYTOWN SCHOOL DISTRICT
456 WEST FIRST STREET
ANYTOWN, US 23456

Subject: CDARS Customer Statement

Legal Account Title: ANYTOWN SCHOOL DISTRICT

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 555-123-4567 or send an email to contactus@bestdealebank.com.

Summary of Accounts Reflecting Placements Through CDARS

Account ID	Effective Date	Maturity Date	Interest Rate	Opening Balance	Ending Balance
*******012	08/07/14	08/06/15	0.4%	$2,040,886.99	$2,040,886.99
*******013	08/07/14	08/06/15	0.4%	$2,040,886.98	$2,040,886.98
TOTAL				**$4,081,773.97**	**$4,081,773.97**

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CONTAINS CONFIDENTIAL INFORMATION

Date 01/30/15
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ACCOUNT OVERVIEW

Account ID: *******013
Product Name: 52–WEEK PUBLIC FUND CD
Interest Rate: 0.4%
Account Balance: $2,040,886.98

Effective Date: 08/07/14
Maturity Date: 08/06/15
YTD Interest Paid: $0.00
Interest Accrued: $3,984.97
Int Earned Since Last Stmt: $694.57

The Annual Percentage Yield Earned is 0.40%.

1/15	*OPENING BALANCE*	*$243,500.00*
0/15	*ENDING BALANCE*	*$243,500.00*
1/15	*OPENING BALANCE*	*$243,500.00*
0/15	*ENDING BALANCE*	*$243,500.00*
1/15	*OPENING BALANCE*	*$243,500.00*
0/15	*ENDING BALANCE*	*$243,500.00*
1/15	*OPENING BALANCE*	*$204,893.25*
0/15	*ENDING BALANCE*	*$204,893.25*
1/15	*OPENING BALANCE*	*$243,500.00*
0/15	*ENDING BALANCE*	*$243,500.00*
1/15	*OPENING BALANCE*	*$243,500.00*
0/15	*ENDING BALANCE*	*$243,500.00*
1/15	*OPENING BALANCE*	*$243,500.00*
0/15	*ENDING BALANCE*	*$243,500.00*
1/15	*OPENING BALANCE*	*$243,500.00*
0/15	*ENDING BALANCE*	*$243,500.00*
1/15	*OPENING BALANCE*	*$131,493.73*
0/15	*ENDING BALANCE*	*$131,493.73*

CONTAINS CONFIDENTIAL INFORMATION

SAMPLE

What else DO YOU NEED to know?

Confidential Information Remains Protected

Your confidential information remains protected.

Let us know if you would like to learn more about our privacy policy.

Learn MORE

We're Here to Answer Your Questions

Let's talk about how CDARS can work for you.

Additional Information

Disclosures

The CDARS service has been designed to satisfy the FDIC's requirements for pass-through deposit insurance coverage.

If you are subject to restrictions with respect to the placement of funds in depository institutions, it is your responsibility to determine whether the placement of your funds through CDARS, or a particular CDARS transaction, satisfies those restrictions.

When deposited funds are exchanged on a dollar-for-dollar basis with other participating institutions in the CDARS Network, we 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 Network members. Under these circumstances, deposited funds would not be available for local lending.

Limits apply. Funds may be submitted for placement only after you enter into a CDARS Deposit Placement Agreement with us. This agreement contains important information and conditions regarding the placement of funds.

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