

## CRA CREDIT MADE SAFE & EASY

Want to invest millions of dollars -- all eligible for FDIC insurance coverage -- in an under-served community and receive CRA credit? Save time and effort? Then CDARS® may be your answer.

### **How does it work?**

By making a deposit into a Community Development Bankers Association (CDBA) member bank, you can enhance your CRA rating. CDBA members are Community Development Financial Institutions (CDFIs) – a designation by the Department of Treasury to recognize institutions that primarily serve economically distressed communities or populations. Federal regulators have confirmed that a deposit in a community development bank may earn banks CRA credit.

CDBA banks that offer the CDARS service are members of a special network.

When you deposit funds with a network member bank, the bank places your funds into certificates of deposit issued by other banks in the network (in amounts under \$100,000) so both principal and interest can all receive FDIC coverage.

With help from a sophisticated order matching system, network member banks exchange deposits. Because deposits are swapped dollar for dollar, the full amount of your deposit still goes to work in your community -- through your CDBA bank.

Funds may be submitted for placement only after a depositor enters into the CDARS Deposit Placement Agreement. The agreement contains important information and conditions regarding the placement of funds by the participating CDARS bank. Please read the agreement carefully before signing it. CDARS is a registered service mark of Promontory Interfinancial Network, LLC.

### **Interested?**

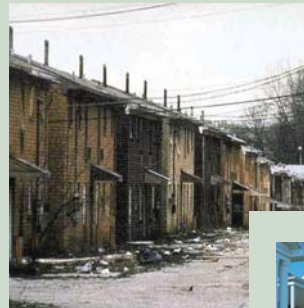
- (1) It's one-stop shopping. When placing a deposit through a CDBA bank using the CDARS service, you only work with one bank.
  - Your multi-million dollar deposits are eligible for full FDIC insurance.
  - You earn one interest rate.
  - You receive one account statement.
  - Your account information stays confidential.
- (2) CDBA banks are located throughout the country. Check with your bank examiner to determine if the activities of a CDBA bank fall within your multi-state region.

### **Want to learn more about CDBA?**

Please visit the CDBA website, [www.communitydevelopmentbanks.org](http://www.communitydevelopmentbanks.org), or contact Jeannine Jacokes at: [info@communitydevelopmentbanks.org](mailto:info@communitydevelopmentbanks.org) 202-289-2636

### **Want to learn more about CDARS?**

Contact us at 1-866-776-6426 and ask to speak with Institutional Services, or send an email to [sales@promnetwork.com](mailto:sales@promnetwork.com).



**DEPOSITS  
MAKE A  
DIFFERENCE**