

COMMUNITY INVESTMENT THAT MAKES A DIFFERENCE

Want to invest millions of dollars -- all eligible for FDIC insurance coverage -- in an under-served community? Then CDARS® may be your answer.

How can I make a safe investment and help others?

It's simple. By making a deposit into a Community Development Bankers Association (CDBA) member bank, you are putting capital into the hands of lenders in communities that need it the most.*

How does it work?

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

When you deposit funds with a network member bank, that 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 receive full FDIC protection.

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

* All CDBA members are "CDFI" institutions - a special designation by the U.S. Department of Treasury to recognize they primarily serve economically distressed communities or populations.

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

Interested?

It's one-stop shopping. When placing a deposit through a CDBA bank using the CDARS service, you work with only one bank.

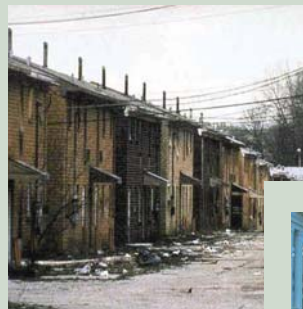
- Your multi-million dollar deposits are eligible for full FDIC insurance.
- You earn one interest rate.
- You receive one account statement.
- Your account information is protected.

Want to learn more about CDBA?

Please visit the CDBA website, www.communitydevelopmentbanks.org, or contact Jeannine Jacokes at: 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.



**DEPOSITS
THAT MAKE A
DIFFERENCE**

CDBA MEMBER BANKS OFFERING CDARS

Arkansas

Elk Horn Bank and Trust Company, Arkadelphia, AR

Contact: Paul Shuffield 870-246-3945 x287 pshuffield@ehbt.com

First National Bank of Phillips County, Helena, AR

Contact: Joseph Black 870-816-1111 jblack@ehbt.com

California

Community Bank of the Bay, Oakland, CA

Contact: Gary Burns 510-433-5404 gburns@communitybankbay.com

Mission Community Bank, San Luis Obispo, CA

Contact: Lorie Powelson 805-597-6193 lpowelson@missioncommunitybank.com

Neighborhood National Bank, San Diego, CA

Contact: Al Garcia 619-789-4432 agarcia@mynnb.com

District of Columbia

City First Bank of DC, Washington, DC

Contact: Ann Scoffier 202-939-7616 AScoffier@cityfirstbank.com

Illinois

International Bank of Chicago, Chicago, IL

Contact: Robert Klamp 773-769-2899 robert.klamp@inbk.com

ShoreBank, Chicago, IL

Contact: Clare Golla 773-420-4677 clare_golla@sbk.com or

Verna Barton 773-420-4674 verna_barton@sbk.com

Kansas

Douglass National Bank, Kansas City, KS

Contact: Janet Canady 913-321-7200 jan.canady@douglassbk.com or

Jason Rozelle 913-321-7200 jason.rozelle@douglassbk.com

Minnesota

University Bank, St. Paul, MN

Contact: Lynda Koren 651-265-5621 lynda@universitybank.com

Mississippi

Delta Southern Bank, Ruleville, MS

Contact: Joe Black 870-816-1113 jblack@ehbt.com

Missouri

Central Bank of Kansas City, Kansas City, MO

Contact: Phil Klinkhardt 816-380-4748 pklinkhardt@centralbankkc.com or

JoAnn Harmon 816-483-1210 jharmon@centralbankkc.com

New Jersey

City National Bank of New Jersey, Newark, NJ

Contact: Raul Oseguera 973-624-0865 roseguera@citynatbank.com

New York

First American International Bank, Brooklyn, NY

Contact: Patrick Yau 718-871-8338 x39 patrickyau@aol.com

Oregon

Albina Community Bank, Portland, OR

Contact: Mary Edmeades 503-288-7292 medmeades@albinabank.com

Tennessee

Citizens Savings Bank and Trust, Nashville, TN

Contact: Juliece Perkins 615-327-9787 x302 j_perkins@bellsouth.net