

## Smart Investing Access Multi-Million-Dollar FDIC Insurance

Through the CDARS® service, we can provide you with easy access to multi-million-dollar FDIC protection on your CD investments.

### With CDARS, you get:

#### One Bank

Access multi-million-dollar FDIC insurance coverage by working directly with just us – the 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.

#### One Statement

Receive one easy-to-read statement from our bank summarizing all of your CD holdings.

### How does CDARS work?

We are part of a special network. When you place a large amount with us, we place your funds into CDs issued by other banks in the CDARS Network – in increments of less than the standard FDIC insurance maximum – so that both principal and interest are eligible for FDIC protection. As a result, you can receive coverage from many banks while working directly with just one.

### What else should I know?

CDARS can significantly reduce your administrative burdens, especially during tax and financial reporting seasons; there's no need to manually consolidate statements or interest disbursements or to calculate blended rates. Additionally, with CDARS, you can reduce collateralization requirements (like monitoring changing collateral values on a recurring basis), and forego opening accounts at different banks in different insurable capacities. All of this can save you time and money.

As always, your confidential information remains protected.

Please contact Brian McGuire for more information at (404) 264-7956 or [brianmcguire@privatebankofbuckhead.com](mailto:brianmcguire@privatebankofbuckhead.com).



**PRIVATE BANK**  
*of Buckhead*

