

## Who Uses CDARS®

CDARS depositors come from many different markets within our Member Banks. Why? Because many types of customers are attracted to the benefits associated with the CDARS service: security of multi-million-dollar FDIC insurance; CD-level rates; and convenience of working with one bank.

### Businesses

#### Of All Sizes:

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

#### Of All Types:

- Distributors
- Wholesalers
- Manufacturers
- Retailers

### Public Funds

- Government agencies
- Municipalities (villages, town, cities, counties)
- Police departments
- Fire districts
- Public colleges and universities
- Public hospitals
- School districts
- State Funds
- Utility districts (sewer, water, power, etc.)

### Nonprofits

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

### Others

- Attorneys and law firms
- Banks and credit unions (for CRA credit or as earning assets)
- CPAs
- Financial planners
- Escrows
- 1031 tax-free property exchanges
- Estate planners
- Farms and ranches
- 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. CDARS is a registered service mark of Promontory Interfinancial Network, LLC.

# Average CDARS® Holdings by Customer Type

Customer Type	Approximate Average Holdings Per Customer*
Banks & Credit Unions	\$4,400,000
Public Entities	\$4,400,000
Corporations	\$2,000,000
Nonprofits	\$1,400,000
Partnerships	\$1,300,000
Estates & Trusts	\$1,200,000
Individuals	\$925,000
Associations & Clubs	\$750,000
Average Holdings Across All Customer Types	\$1,700,000

\* As of 12/31/10