

Smart Investing

Make Deposits Eligible for FDIC Insurance beyond \$250,000



One Bank

Access multi-million-dollar FDIC insurance on CD investments by working directly with just us—a 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. Rates often compare favorably to those of U.S. Treasuries.

One Statement

Receive one easy-to-read statement from our bank summarizing your CDARS holdings.

Contact Us to Get Started



888.801.1666

How does CDARS® work?

We are part of a special network—the CDARS Network. When you place a large deposit with us, we place your funds into CDs issued by other banks in the Network—in increments 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 us.

What else should you know?

With access to multi-million-dollar FDIC insurance, you can reduce any ongoing collateralization and avoid the hassle of opening accounts at different banks in different insurable capacities, as well as the need to manually consolidate account statements and interest disbursements on a recurring basis. This reduces administrative burdens, especially during tax and financial reporting seasons, and frees up valuable time. So, you can skip extra paperwork while enjoying the peace of mind associated with multi-million-dollar FDIC insurance.

As always, your confidential information remains protected.



Member
FDIC