

## Put CDARS to work for you.

Note: A list identifying IntraFi network banks appears at [www.intrafi.com/networkbanks](http://www.intrafi.com/networkbanks). Certain conditions must be satisfied for "pass-through" FDIC deposit insurance coverage to apply.

### Peace of mind

With CDARS, you can access millions in aggregate FDIC insurance across network banks—all through a single bank relationship with us, a bank you know and trust. No one has ever lost a penny of an FDIC-insured deposit.

### Earn interest at a rate set by us

Funds placed through CDARS may earn returns that compare favorably to Treasuries and government money market mutual funds and avoid the risks associated with prime money market mutual funds.

### Time savings and ease

Work directly with us and say goodbye to managing multiple bank relationships, tracking collateral, or having uninsured deposits to footnote in financial statements.

### Transparency

Stay confidently in control with 24/7 online access to statements that show balances, interest, and other important details associated with your CD deposit accounts.



### Support for the local economy

When you make a large deposit with us, you'll enjoy peace of mind knowing that your money can be used to fund lending in the community that may, for example help small businesses to support job or inventory growth, nonprofits to further their missions, and individuals to finance higher education.<sup>1</sup>

### A smart choice

CDARS is brought to you by IntraFi, the largest provider of FDIC-insured deposit services, combining the institutional strength of Wall Street with the community presence of Main Street. With IntraFi's services, you can enjoy the largest per-depositor FDIC eligibility available through a single financial relationship.

### Get started today

Contact a Security First Bank representative at your local branch today or call (877) 747-3139.



Member  
FDIC

[1] When deposited funds are exchanged on a dollar-for-dollar basis with other institutions that use CDARS, our bank can use the full amount of a deposit placed through CDARS for local lending, satisfying some depositors' local investment goals or mandates. Alternatively, with a depositor's consent, our bank may choose to receive fee income instead of deposits from other participating institutions. Under these circumstances, deposited funds would not be available for local lending.

Deposit placement through an IntraFi service is subject to the terms, conditions, and disclosures in applicable agreements. Deposits that are placed through an IntraFi service at FDIC-insured banks in IntraFi's network are eligible for FDIC deposit insurance coverage at the network banks. The depositor may exclude banks from eligibility to receive its funds. To meet conditions for pass-through FDIC deposit insurance, deposit accounts at FDIC-insured banks in IntraFi's network that hold deposits placed using an IntraFi service are titled, and deposit account records are maintained, in accordance with FDIC regulations for pass-through coverage. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one bank, a depositor's balances at the institution that places deposits may exceed the SMDIA before settlement for deposits or after settlement for withdrawals. The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through an IntraFi service satisfies any restrictions on its deposits. IntraFi, CDARS, Certificate of Deposit Account Registry Service, IntraFi logo, and IntraFi hexagon are registered trademarks of IntraFi LLC.