



V I S I O N B A N K

## Secure multi-million dollar FDIC insurance through VisionBank

*One Bank ♦ One Rate ♦ One Statement*

### Looking for a way to keep large deposits safe?

Enjoy the beauty of a new certificate of deposit product that gives you full FDIC insurance on time deposit amounts *of up to \$20 million*. It's a new program that VisionBank is a part of, called the Certificate of Deposit Account Registry Service (CDARS®). When you use the CDARS® program, you work directly with VisionBank, have one agreement, earn one interest rate and receive one statement.

### *How does CDARS® work?*

When you deposit a large amount with us, we place your funds into certificates of deposit issued by other banks in the network - in increments of less than \$100,000 - so that both your principal and interest are eligible for complete FDIC protection.

CDARS® gives you:

- **Safety of FDIC insurance for large deposits.**

VisionBank places your funds through CDARS®, with deposits over \$100,000 divided into smaller CDs at multiple institutions. This permits the full amount, up to \$20 million, to be eligible for FDIC insurance.

- **Competitive CD interest rates** – favorable to other investment alternatives, including Treasuries, corporate sweep accounts and money market funds.

**Reduced administrative expenses** – eliminates time spent managing multiple bank relationships and multiple accounts. You can manage all your CDs through one relationship – directly with your VisionBanker.

- **The security and convenience of working with a trusted, local source.**

When you make a deposit through CDARS®, you deal only with the people you know at VisionBank. You receive a single, consolidated, regular statement summarizing your deposits. And we make sure your private financial information is protected and secure.

**Time is money. We'll make both work to your advantage.**

*Ask your VisionBanker about how CDARS® can work for you.*

*It's possible here.*

Funds may be submitted for placement only after a depositor enters into the CDARS Deposit Placement Agreement by VisionBank. The agreement contains important information and conditions regarding the placement of funds by us. Please read the agreement carefully before signing it. CDARS and Certificate of Deposit Account Registry Service are service marks of Promontory Interfinancial Network, LLC. For more information about CDARS, please call a VisionBanker at 952-920-8400.

[www.bankwithvision.com](http://www.bankwithvision.com)

VisionBank • 4725 Highway 7 • St. Louis Park, MN 55416 • 952.848.2265 • 952.548.9890 (fax)  
Member FDIC