



Certificate of Deposit Account Registry Service (CDARS®)

Looking for the security of investing in Certificates of Deposit, but with the additional safety of complete FDIC insurance coverage? If so, then CDARS may be the right investment for your portfolio.

CDARS is an FDIC-insured CD program that enables you to place deposits from \$500,000 up to \$50 million in CDs held by third-party FDIC-insured depository institutions.

As a single portal that provides you access to the entire CD market — with the added protection of deposit insurance — CDARS can help you achieve your investment goals while protecting your principal.

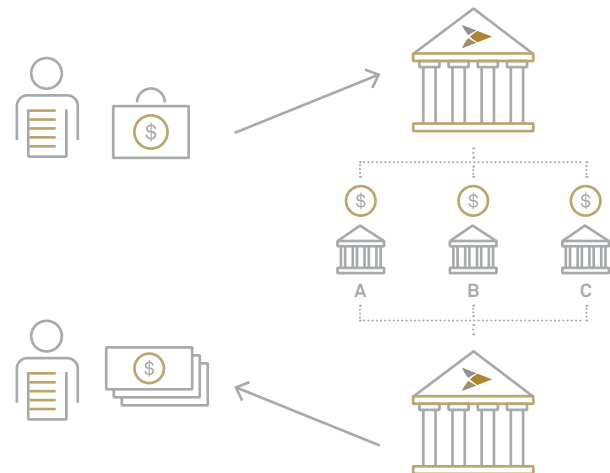
How Does CDARS Work?

CDARS allows you to allocate your funds in CDs among various banks. This diversification means your exposure to any one bank, including interest paid at maturity, does not exceed FDIC coverage limits — currently \$250,000 per depositor per institution.¹

You have full control over how long your funds are invested, with one-, three-, six-, and 12-month terms available.

You also have full autonomy to designate particular banks with which you do not wish to place deposits.

Regardless of how many institutions you are invested with, you'll receive one statement for all of your CDARS deposits.



Is CDARS Right For You?

CDARS may be an attractive investment option if you can lock in cash for a stated period of time² and are looking to achieve enhanced yields relative to shorter-term deposit products:

1. One competitive rate paid on the entire amount invested
2. Pays a fixed rate of return
3. Interest is compounded daily and paid at maturity

For more details about CDARS please contact your BNY Mellon relationship manager.

¹Subject to FDIC's limit as applicable from time to time. You may obtain information visiting the FDIC website at www.fdic.gov.

²Early withdrawal is subject to penalty.

