

## Smart Investing Enjoy \$50 Million in FDIC Insurance

Through the CDARS® service, we can provide you with easy access to multi-million dollar FDIC protection on your CD investments.

### With CDARS, you get:

#### One Bank

Access multi-million dollar FDIC insurance coverage by working with just us – the bank you know and trust.

#### One Rate

Negotiate one rate with our bank for each CD maturity and enjoy the option of reinvesting funds through a simple process.

#### One Statement

Receive one easy-to-read statement from our bank summarizing all of your CD holdings.

### How does CDARS work?

We are part of a special network. When you place a large amount with us, we place your funds into CDs issued by other banks in the network – in increments of less than \$100,000 – so that both principal and interest are eligible for complete FDIC protection. As a result, you can receive coverage from many banks while working with just one.

### What else should I know?

CDARS can significantly reduce your administrative burdens, especially during tax and financial reporting seasons; there's no need to manually consolidate statements or interest disbursements or to calculate blended rates. Additionally with CDARS, you can say "goodbye" to surety bonds, collateralization requirements (like monitoring changing collateral values on a recurring basis), and opening accounts at different banks in different insurable capacities. All of this can save you time and money.

As always, your confidential information remains protected.

**Contact your Relationship Manager at 378-9500**

**Bank of  
Tennessee**

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Funds may be submitted for placement only after a depositor enters into an agreement with us.  
CDARS is a registered service mark of Promontory Interfinancial Network, LLC. General 8/07



## The Simple, Easy CDARS® Experience

For many reasons, you've decided to deposit your funds at our bank using the CDARS service, including:

- You want your deposits to be eligible for full FDIC insurance.
- You want the convenience of working with a single institution.
- You want the satisfaction of putting your funds to work in the local community.\*
- You want your deposits to earn CD-level interest.

### So how do you get started? Depositing through CDARS is as easy as 1, 2, 3.

1. Set up your account by completing a CDARS Deposit Placement Agreement. By monitoring your existing relationships, you maintain your eligibility for full FDIC coverage on all deposits – far beyond \$100,000.
2. Agree to an interest rate with us for the CD maturity selected. We will ask you how you would like your interest to be paid – monthly, quarterly, semi-annually, annually, or at maturity. Then make your deposit.
3. We will place your funds through CDARS into multiple CDs under \$100,000 at other network institutions to assure that your entire deposit is eligible for full FDIC coverage. When your CDs are issued, you will receive notification confirming your deposit.

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<b>ACCOUNT OVERVIEW</b>			
Account ID:	1234567890	Effective Date:	10/19/06
Product Name:	52-WEEK PERSONAL CD	Maturity Date:	04/19/07
Interest Rate:	5.50%	YTD Interest Paid:	\$0.00
Account Balance:	\$320,755.18	Interest Accrued:	\$2,084.89
		Int Earned Since Last Stmt:	\$1,456.02
The Annual Percentage Yield Earned is 5.65%.			
<b>CD Issued by Southeast Regional Bank</b>			
YTD Interest Paid:	\$0.00	11/01/06 OPENING BALANCE	\$96,750.00
Interest Accrued:	\$628.87	11/30/06 ENDING BALANCE	\$96,750.00
Int Earned Since Last Stmt:	\$439.18		
<b>CD Issued by Community Bank of Alabaster</b>			
YTD Interest Paid:	\$0.00	11/01/06 OPENING BALANCE	\$31,880.66
Interest Accrued:	\$207.22	11/30/06 ENDING BALANCE	\$31,880.66
Int Earned Since Last Stmt:	\$144.72		
<b>CD Issued by Springtown Bank</b>			
YTD Interest Paid:	\$0.00	11/01/06 OPENING BALANCE	\$96,750.00
Interest Accrued:	\$628.87	11/30/06 ENDING BALANCE	\$96,750.00
Int Earned Since Last Stmt:	\$439.18		
<b>CD Issued by First Eagleville Bank</b>			
YTD Interest Paid:	\$0.00	11/01/06 OPENING BALANCE	\$95,374.52
Interest Accrued:	\$619.93	11/30/06 ENDING BALANCE	\$95,374.52
Int Earned Since Last Stmt:	\$432.94		
Thank you for your business.			

### What else do I need to know?

You will receive a monthly statement that lists all of your CDs, the maturity dates and issuers, as well as your interest earned and other details.

We are the only people you'll need to deal with at any time or for any service – including deposits, re-investments, withdrawals, and statements.

In addition to your monthly statements, you will receive a single year-end 1099 that reports your taxable income (private investors only).

**It's as easy and simple as that.**



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\* Because deposited funds are exchanged on a dollar-for-dollar basis with other banks in the network, we can use the full amount of a deposit placed through CDARS for local lending, satisfying some depositors' local investment goals/mandates. Alternatively, with a depositor's consent, our bank may choose to receive fee income instead of deposits from other banks. Under these circumstances, deposited funds would not be available for local lending.