



Put CDARS to work for you.

Peace of mind

With CDARS, you can access millions in FDIC insurance—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.¹

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



Harmony Bank

Better Happens Together®

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 CDARS or ICS is subject to the terms, conditions, and disclosures in applicable agreements. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one destination bank, a depositor's balances at the institution that places deposits may exceed the SMDIA (e.g., before settlement for deposits or after settlement for withdrawals) or be uninsured (if the placing institution is not an insured bank). The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through CDARS or ICS satisfies any restrictions on its deposits. A list identifying IntraFi network banks appears at <https://www.intrafi.com/network-banks>. The depositor may exclude banks from eligibility to receive its funds. IntraFi and CDARS are registered trademarks, and the IntraFi logo and IntraFi hexagon are service marks, of IntraFi Network LLC.