

Smart Investing Access Multi-Million-Dollar 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

Earn one rate 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 CDARS Network – in increments of less than the standard FDIC insurance maximum – so that both principal and interest are eligible for FDIC protection. As a result, you can receive coverage from many banks while working with just one. Enjoy the peace of mind associated with FDIC insurance and the ease of managing everything through us.

What else should I know?

With CDARS, you can say “goodbye” to running around town to open accounts at multiple banks in different insurable capacities. There also is no need to manually consolidate account statements or interest disbursements, freeing up your valuable time. You can enjoy the peace of mind associated with access to FDIC insurance on your CDs. You’ve worked hard for your money. Now, let it work hard for you.

As always, your confidential information remains protected.

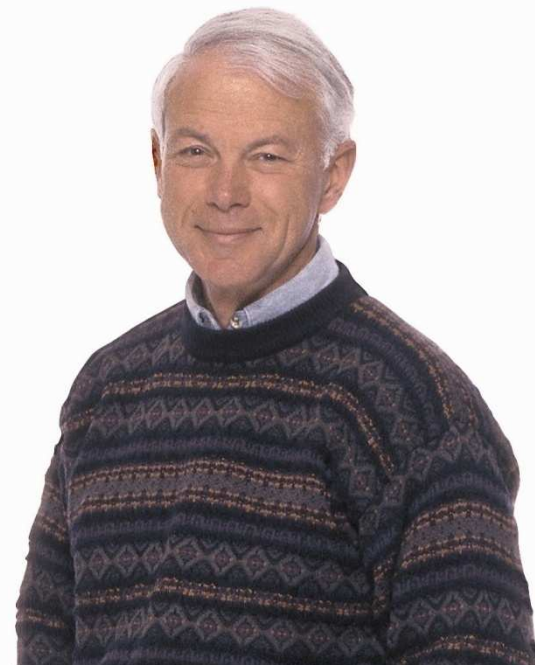
Contact your Relationship Manager at 378-9500



MEMBER
FDIC

Limits apply. Funds may be submitted for placement only after a depositor enters into a CDARS Deposit Placement Agreement with us. CDARS is a registered service mark of Promontory Interfinancial Network, LLC. Individual

03/10



The Simple, Easy CDARS® Experience

You've decided to deposit your funds at our bank using the CDARS® service for many reasons, including:

- The peace of mind associated with access to multi-million-dollar FDIC insurance.
- The ability to earn CD-level returns.
- The convenience of working directly with a single institution.
- The satisfaction of putting your funds to work in the local community.*

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

1. Set up your account with us and sign a CDARS Deposit Placement Agreement.
2. Agree to an interest rate with us for the CD maturity selected. From the available options, we will ask you how you would like your interest to be paid – month-end, quarter-end, semi-annually, year-end, or at maturity – as well as whether interest proceeds should be paid directly to you or placed into your account with us.
3. Make your deposit. We will place your funds through CDARS into multiple CDs, each in an amount under the standard FDIC insurance maximum (\$250,000), at other CDARS Network institutions so that both principal and interest are eligible for FDIC coverage. When your CDs are issued, you will receive notification from us confirming your deposits.

BEST DEAL BANK P.O. Box 200001 Asheville, NC 28820-0001		Date Page	07/31/09 1 of 2															
REDFWOOD PROPERTY 1515 SOUTH QUEEN ANTONIO, TX 78204																		
Subject: CDARS® C		Date	07/31/09															
Legal Account Title:		Page	2 of 2															
Below is a summary certificate(s) of deposit Should you have any questions, please call 1-800-888-8888																		
Summary of Account Account ID: 123456789 Product Name: 52-WEEK PERSONAL CD Interest Rate: 2.25% Account Balance: \$300,000.00 The Annual Percentage Yield Earned is 2.25%.																		
CD Issued by Winchester County Bank <table border="1"> <tr> <td>YTD Interest Paid:</td> <td>\$0.00</td> <td>07/01/09</td> <td>OPENING BALANCE</td> <td>\$84,500.00</td> </tr> <tr> <td>Interest Accrued:</td> <td>\$51.58</td> <td>07/31/09</td> <td>ENDING BALANCE</td> <td>\$84,500.00</td> </tr> <tr> <td>Int Earned Since Last Stmt:</td> <td>\$179.97</td> <td></td> <td></td> <td></td> </tr> </table>				YTD Interest Paid:	\$0.00	07/01/09	OPENING BALANCE	\$84,500.00	Interest Accrued:	\$51.58	07/31/09	ENDING BALANCE	\$84,500.00	Int Earned Since Last Stmt:	\$179.97			
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ACCOUNT OVERVIEW Account ID: 012345678 Product Name: 52-WEEK PERSONAL CD Interest Rate: 1.88889% Account Balance: \$377,166.33 The Annual Percentage Yield Earned is 1.50%.																		
CD Issued by Loring Savings Bank <table border="1"> <tr> <td>YTD Interest Paid:</td> <td>\$0.00</td> <td>07/01/09</td> <td>OPENING BALANCE</td> <td>\$236,500.00</td> </tr> <tr> <td>Interest Accrued:</td> <td>\$492.51</td> <td>07/31/09</td> <td>ENDING BALANCE</td> <td>\$236,500.00</td> </tr> <tr> <td>Int Earned Since Last Stmt:</td> <td>\$299.49</td> <td></td> <td></td> <td></td> </tr> </table>				YTD Interest Paid:	\$0.00	07/01/09	OPENING BALANCE	\$236,500.00	Interest Accrued:	\$492.51	07/31/09	ENDING BALANCE	\$236,500.00	Int Earned Since Last Stmt:	\$299.49			
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Thank you for your business. CDARS® is a registered service mark of Promontory Interfinancial Network, LLC.																		

What else do you need to know?

You will receive a monthly statement (sample shown at left) that lists all of your CDs, maturity dates, issuers, interest earned, and other details. Our bank is the only bank you will need to deal with for all CDARS-related services, including deposits, reinvestments, withdrawals, and statements.

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

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 CDARS 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 your 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.