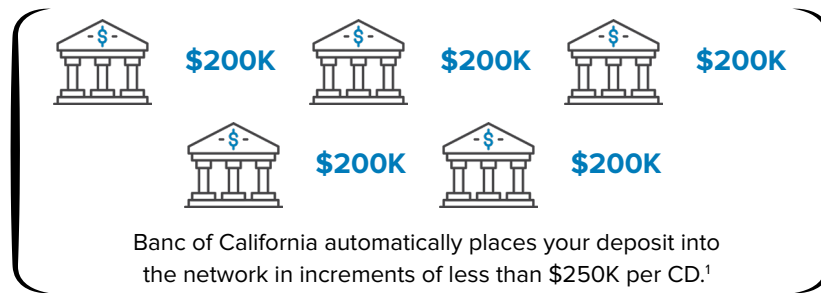


## CDARS®

### Maximize returns on your cash — invest in large-dollar FDIC-insured CDs.

CDARS is a smart, convenient way to safeguard your large deposits. With insured CDs, your deposit is divided into amounts less than \$250,000. Your funds are then placed into CDs at multiple FDIC-insured banks. You get FDIC coverage from many institutions while working directly with us, a bank you know and trust.

Deposit \$1M with Banc of California

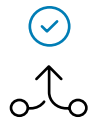


All accounts are FDIC-insured



#### Get peace of mind

Rest assured, knowing funds are insured by the FDIC.



#### Simplify your reporting

Receive one easy-to-read CDARS statement from us.



#### Earn interest

Put your excess cash balances to work to generate interest income.



#### Customize your investment

Choose from multiple maturity terms — 4 weeks, 13 weeks, 26 weeks or 52 weeks. Ladder or combine to create your terms.

#### How it works

1. Complete our agreements.
2. You'll receive confirmation that the CD is set up.
3. Funds are deposited into the CD and distributed to other network banks in amounts less than \$250,000.

To learn more about our products and services, please visit our website: [bancofcal.com](https://www.bancofcal.com)

<sup>1</sup> Amounts for illustrative purposes only. Increments may not be equal. Limits may apply. You are responsible for ensuring any existing funds on deposit with a network bank do not exceed FDIC insurance limits when combined with your CDARS deposit.

All accounts are subject to approval and applicable fees, terms and conditions. See banker for details. Banc of California is an equal opportunity lender. This is not a commitment to lend. All offers of credit are subject to credit approval. © 2024 Banc of California. All rights reserved. Member FDIC.