CDARS® deposit products are now called IntraFi® Network Deposits®

Smart investing.

Access multi-million-dollar FDIC insurance on CD investments.



One Bank

Access multi-million-dollar FDIC insurance for funds placed into CDs by working directly with just us—a 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. Rates may compare favorably to Treasuries.

One Statement

Receive one easy-to-read statement from us summarizing your holdings in IntraFi Network Deposits.



How does it work?

We are part of a special network. When you place a large deposit with us, we place your funds into CDs issued by other banks that participate in the network—in increments less than the standard FDIC insurance maximum—so that both principal and interest are eligible for FDIC protection. As a result, you can access coverage from many banks while working directly with just us.

What else should you know?

With access to multi-million-dollar FDIC insurance, you can eliminate ongoing collateral tracking and avoid the hassle of opening accounts at different banks or in different insurable capacities, as well as the need to manually consolidate account statements and interest disbursements on a recurring basis. This reduces administrative burdens, especially during tax and financial reporting seasons, and frees up valuable time. So, you can skip extra paperwork while enjoying the peace of mind associated with access to multi-million-dollar FDIC insurance.

As always, your confidential information remains protected.

Placement of funds through IntraFi Network Deposits is subject to the terms, conditions, and disclosures in the service agreements, including the applicable Deposit Placement Agreement ("DPA"). Limits and customer eligibility criteria apply. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA"), a depositor's balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before IntraFi Network Deposits settlement for a deposit or after IntraFi Network Deposits settlement for a withdrawal) or be ineligible for be ineligible for making any necessary arrangements to protect such balances consistent with applicable law. If the depositor is subject to restrictions on placement of its funds, the depositor is responsible for determining whether its use of IntraFi Network Deposits satisfies those restrictions. Network Deposits, One Bank, One Rate, One Statement, and the IntraFi logo are service marks, and IntraFi and CDARS are a registered service marks, of IntraFi Network LLC.