



BRIDGEWATER BANK

Bank Safe,
Bank Smart.



Earn CD-Level Interest

Access Multi-Million-Dollar FDIC Insurance

CDARS[®]

Certificate of Deposit Account Registry Service

Why CDARS[®]?

When it comes to protecting your savings balances that exceed FDIC coverage limits, you require a trusted partner. Why not work directly with Bridgewater – a bank you know and trust – to access multi-million-dollar FDIC insurance on large deposits? With access to the exclusive CDARS[®] (Certificate of Deposit Account Registry Service) network, there is no need to continually track collateral, manage multiple banking relationships and manually consolidate bank statements. It's a simple, secure solution for savvy depositors that require additional protection.

How does CDARS[®] work?

When Bridgewater Bank places your funds using CDARS[®], your deposit is placed into certificates of deposit in increments below the FDIC insurance maximum, ensuring both principal and interest are eligible for FDIC protection. In turn, Bridgewater will exchange deposits with other members of the network. These exchanges, which occur on a dollar-for-dollar basis, bring the full amount of your original deposit back to Bridgewater Bank. It's a simple solution that saves you time and provides peace of mind.

Member
FDIC



BridgewaterBankMN.com



952.893.6868



clientservices@bwbnm.com