



PROGRAM GUIDELINES

Revised January 2017

INTRODUCTION

Building wealth should be simple. Long-term financial security should be a right for all of earth's people. Digitas Bank's Simple Savings® program is an easy, stress-free way for our clients to improve their long-term financial health while maintaining complete anonymity. Our products are insured to full value and offer the protection of the SIPC (Securities Investor Protection Corporation). Your capital is never at risk and is protected by the full faith and credit of one of the world's largest financial services companies.

DESCRIPTION OF PRODUCTS

**All dividends are paid directly to account holder's Digitas Bank account*

Certificate of Deposit – THREE MONTHS

- **Monthly interest rate:** 0.099% (1.118% APR)
- **Dividend payment schedule:** Paid once at end of term

Certificate of Deposit – SIX MONTHS

- **Monthly interest rate:** 0.199% (2.388% APR)
- **Dividend payment schedule:** Paid once at end of term

Certificate of Deposit – ONE (1) YEAR

- **Monthly interest rate:** 0.299% (3.588% APR)
- **Dividend payment schedule:** Paid monthly after 90 days

Certificate of Deposit – TWO (2) YEARS

- **Monthly interest rate:** 0.499% (5.988% APR)
- **Dividend payment schedule:** Paid monthly after 90 days

Certificate of Deposit – THREE (3) YEARS

- **Monthly interest rate:** 0.699% (8.388% APR)
- **Dividend payment schedule:** Paid monthly after 90 days

Certificate of Deposit – FIVE (5) YEARS

- **Monthly interest rate:** 0.899% (10.788% APR)
- **Dividend payment schedule:** Paid monthly after 90 days

Certificate of Deposit – TEN (10) YEARS

- **Monthly interest rate:** 1.099% (13.188% APR)
- **Dividend payment schedule:** Paid monthly after 90 days

Certificate of Deposit – FIFTEEN (15) YEARS

- **Monthly interest rate:** 1.299% (15.588% APR)
- **Dividend payment schedule:** Paid monthly after 90 days

Certificate of Deposit – TWENTY (20) YEARS

- **Monthly interest rate:** 1.499% (17.988% APR)
- **Dividend payment schedule:** Paid monthly after 90 days

Certificate of Deposit – TWENTY FIVE (25) YEARS

- **Monthly interest rate:** 1.799% (21.588% APR)
- **Dividend payment schedule:** Paid monthly after 90 days

Certificate of Deposit – THIRTY (30) YEARS

- **Monthly interest rate:** 1.999% (23.988% APR)
- **Dividend payment schedule:** Paid monthly after 90 days

PRODUCT INSURANCE & CONSUMER PROTECTION

Each Digitas Bank Simple Savings® Certificate of Deposit is insured to its full amount by Soteria Financial Surety Corporation at no additional charge. The CD security is also registered with the Securities Investor Protection Company (USA) and entitles the account to the full agency protections that can be viewed here: <http://www.sipc.org/for-investors/what-sipc-protects>



HOW TO PARTICIPATE IN PROGRAM

Each Digitas Bank account holder may participate in the Simple Savings® program. An account holder may register an unlimited number of CD's of varying terms and principle amounts.

The process to participate is quite simple:

1. Log-in to your account
2. Click the 'Simple Savings' button at the top
3. Complete the form by selecting the CD term and desired amount
4. Submit the form using the button at the bottom
5. Within 24 hours your CD will be issued, the funds will be restricted (but will still remain in your account) and the process is complete. You will receive an e-mail to confirm. It's simple!

FREQUENTLY ASKED QUESTIONS

Why does the Simple Savings® program use CD's?

Certificates of Deposit (CD's) are globally-acceptable secured investment instruments that give the account holder full insurance protection. They are fully transferable and can be negotiated in any currency and in any country.

What are CD's?

CD's are a contract between you, the account holder, and your financial service institution, Digitas Bank, that provide the following functions: (1) to restrict your deposited funds for an exact period of time in exchange for an exact interest dividend and (2) to protect your entire principle sum.

Will my anonymity be protected?

Yes. We do not require additional personal or corporate identification information. In the same fashion that we opened your Digitas Bank Anonymous Account, we will open your Simple Savings® products.

How are Simple Savings® CD's different from regular bank CD's?

Simple Savings® CD's function exactly as traditional retail bank CD's but with the added benefit of 100% anonymity and an extremely easy registration process.

How long does it take to purchase a CD?

Simple Savings® CD's will be formally registered to you within 24 hours of your purchase request and will be instantly available to view or download in your Digitas Bank Online Account.

How is my interest paid?

Your interest is automatically credited to your Digitas Bank Anonymous Account on the exact date it is due. You can transact this amount without further delay.

Is my interest income reported to any entity?

No, not under any circumstance.

How do I cancel my CD early and get my money back?

Yes, each Simple Savings® CD is callable after 90 calendar days. Upon cancellation you will forfeit all future income but are entitled to keep the dividend earnings until that date.

What happens at the end of my CD term?

You will receive an automated e-mail to notify you of your upcoming end of term. If you do not desire to extend the CD, it will simply expire and your funds will be released from restriction immediately. Your final dividend payment will also be credited to your account automatically. If you wish to extend the CD, you can reply to the automated message.

Can I transfer the CD to another account?

Yes, the CD can be transferred with written instructions that include your transaction password. You can send this instruction from the "Contact" button on your Digitas Bank Online Account.

TO OPEN YOUR FREE ANONYMOUS ACCOUNT VISIT: DIGITASBANK.COM