



# CD Bank Funding

Approach the markets with confidence

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## **Term funding at attractive rates**

CD rates closely track U.S. Treasury rates. As bond market yields decline, CD funding costs go down as well.

## **No collateral requirements**

Structuring, order execution, reporting, and documentation are streamlined in our online portal. Funding can be ready when you need it.

## **No prepayment risk**

Under the terms of the offering documents, brokered CDs cannot be put back at investors' discretion, only upon death or adjudication of incompetency. See offering documents for complete details.

## **Access to markets beyond your branches**

Our more than 500 CD-buying partnerships reach buy-and-hold retail investors; middle market dealers & institutions; well-know major broker-dealers, public funds & asset managers. You can have one rate structure for local deposits and a different structure for brokered funds, thereby protecting your local market.



# Why partner with InspereX?

**\$2.8 billion** distributed monthly\*

## Bank control

Our proprietary online issuer interface and our broad, tech-enabled distribution give you control over building and pricing offerings while diversifying your sources of funding.

## Vast distribution

Our nationwide network helps get you the funding you need, when you need it.

## Powered by marketing

Our BondNav® fixed income technology amplifies our brokered CD offerings and makes them easy to find for hundreds of platform users. Our program is backed by weekly emails to our buy-side clients, along with robust marketing materials.

## Concierge service

InspereX data helps you see across the market to price your offering, while our experienced, responsive team guides the process.

\*Average monthly notional volume as of 12/31/2024



## About InspereX

InspereX was founded in 1999 by Tom Ricketts, now our Chairman as well as the Executive Chairman of the Chicago Cubs. We pioneered delivering innovative, institutional-quality strategies and offerings to the retail market, and we're now an industry leader in underwriting, marketing, and distributing a wide range of fixed income and structured investments, as well as ETFs. Our ground-breaking products, distribution, education, and technology have been recognized with dozens of awards. InspereX represents more than 400 issuing entities, distributes to more than 1,500 partners, and has underwritten more than \$800 billion in securities. The firm has seven trading desks and more than 180 employees with offices in Delray Beach, Florida; Santa Monica, California; Charlotte, North Carolina; Chicago; and New York City.

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Brokered Certificates of Deposit are subject to the credit risk of the issuer above FDIC insurance limits. Investors who sell Brokered Certificates of Deposit prior to maturity are subject to the loss of principal, as there may not be an active secondary market. You should not purchase a Brokered Certificate of Deposit until you have read the specific offering documentation and understand the specific investment terms, features, risks, fees, charges and expenses of such investment.

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