

# Diversify your bank's depth in the Brokered CD market.

**As a JVB issuing partner, you can reach untapped markets and stand out from the crowd.**

## **Count on our experience and expertise.**

An investment firm headquartered in Boca Raton, Florida, JVB Financial Group specializes in the wholesale distribution of fixed income securities to over 600 Dealer and Advisory firms representing upward of 350,000 investment professionals. We also serve the Institutional marketplace, and continually strive to provide our customers with superior inventory, education, and marketing support.

With additional offices located in Baltimore and Charlotte, JVB is owned and operated by a team of seasoned and knowledgeable professionals, combining the advantages of intimate size with extensive experience. With roots in the wholesale and institutional side of the fixed income industry, our management and principals have served with major financial institutions, developing and running successful fixed income trading departments.

JVB distributes a variety of asset classes, including Certificates of Deposit, Investment-Grade Corporates, High-Yield Corporates, Government Agencies, U.S. Treasuries, Municipal Bonds, Mortgage-Backed Securities, Asset-Backed Securities, Foreign/Sovereign Debt, and Structured Products.

## **Benefit from our extensive networks.**

In addition to JVB's robust Broker-Dealer distribution platform, we have a dedicated Advisor Solutions Team to help RIAs identify and acquire fixed income investments that meet their specifications, providing opportunity and value for their clients. Our reach into the Institutional marketplace further enhances our distribution capabilities.

## **Receive personalized service from our dedicated team.**

Using both fixed rate and variable rate financing, JVB's CD Origination Desk offers banks a unique way of providing liability management by specializing as a Brokered CD agent for your institution. We utilize our Broker Dealer network and electronic trading platforms to provide banks immediate access to a nationwide deposit raising system, while acquiring no "brick and mortar" costs. Our Brokered CD program is a simple and cost-effective source of liquidity in most market conditions. We strive for the highest quality service and flawless execution on each and every deal.



*JVB's customized "Offering Spotlight" sheets can put the focus on your bank*

### Extensive Distribution

JVB offers distribution through its vast network of Broker Dealers, Advisors, and Institutions throughout the U.S.

- Large volumes of CDs can be placed in as quickly as a few days.
- Maturity dates can be arranged for optimal asset-liability matching.
- Brokered CDs provide great name recognition for banks. The FDIC Act of 1991 states only financially sound institutions are permitted to issue brokered deposits. Thus, seeing a bank's name in the market can help broaden that bank's investor base, increase deposits, lower future funding costs, and increase the institution's net worth in the long-term.

### Pricing

JVB is committed to offering banks our lowest All-In cost possible. The rate we offer is the lowest rate we feel confident will raise the capital amount a bank needs.

- All issues can be offered on a Best Efforts or Guaranteed (Take-Down) level.
- Interest on all issues is calculated on an Actual/365 basis, and can be paid at the term requested by you: at maturity, monthly, quarterly or semi-annually.

### Simplicity

Once a Brokerage Agreement is on file with JVB, only a terms agreement needs to be signed by the bank to initiate a deal. With all issues being DTC Book Entry, the bank then needs to sign one master certificate per issue (provided by us) upon completion of the deal.

- We can tailor a program to meet a bank's needs by varying maturities, issue size, and settlements. Sales of issues may also be restricted in any geographical area a bank may request.
- In any week, a bank can issue 1, or as many as 10, maturities to raise the capital needed. Banks can issue as often as necessary, thus laddering the incoming funds and the maturing principle.
- Banks may also increase the original sales amount if additional funds are needed.
- Many banks use Brokered CDs as a simplistic way of raising deposits year after year by renewing issues as they mature.



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