

## About Us

First Empire CD Management has been providing institutions with a reliable source for non-negotiable certificates of deposit (CDs) for over 20 years. We offer valuable strategies to help our clients utilize the national CD marketplace and provide solutions to optimize their portfolio.

We specialize in fixed and variable rate CDs with maturities ranging from six months to five years, which we tailor to meet your institution's needs. Our national network of institutions provides a value-added resource and assists investors in locating CDs that meet their specific parameters. We are dedicated to assisting CD investors and facilitating CD funding for institutions.

## Treasury Rates

Term	Current Yield
3-Months	0.05 %
6-Months	0.07 %
12-Months	0.11 %
24-Months	0.21 %
36-Months	0.30 %
60-Months	0.71 %

Source: Bloomberg.com

Rates as of January 31, 2011 – 14:15

## Direct Market:

Fees Paid by Customer

6-Months	.500 %
9-Months	.500 %
12-Months	.750 %
18-Months	.800 %
24-Months	1.00 %
30-Months	1.10 %
36-Months	1.30 %
48-Months	1.40 %
60-Months	1.75 %

**THESE RATES ARE INDICATIVE AS OF 01/31/12  
SUBJECT TO CHANGE & AVAILABILITY**

**If you would like us to post your current rates, please call us toll free at 800.645.5424**

All rates are subject to change and availability. If you would like to be removed from our contact list, please call Customer Service at 800-645-5424. The information contained in this document has been obtained from sources we believe to be reliable. However, we do not guarantee it is accurate or complete. This information is subject to change without notice. This document is not and should not be construed as an offer to buy or sell any security or securities.

## Direct Rates (Bill Investor)

\*Fees Paid by Investor

The bank will pay a higher rate on the CD if the investor pays the referral fee.

## Net Rates (Brokered)

\*No Fee to Investor

This service can be utilized at no cost to the depositor. The issuing bank pays our referral fee.

**We offer the most opportunities for fixed and variable rate CDs available from institutions that are federally insured.**

## Brokered Rates:

No Fee to Customer

6-Months	.150 %
9-Months	.200 %
12-Months	.400 %
18-Months	.400 %
24-Months	.550 %
30-Months	.850 %
36-Months	1.00 %
48-Months	1.20 %
60-Months	1.45 %

**THESE RATES ARE INDICATIVE AS OF 01/31/12  
SUBJECT TO CHANGE & AVAILABILITY**

## Why CD's?

The most popular reasons:

- They offer higher yields than similar term treasuries
- Principal and interest is federally insured up to \$250,000
- The wide range of maturities enables you to structure a portfolio that offers liquidity
- They pay interest monthly, semi annually, or at maturity

**Call us next time you are considering your CD options to compare rates.**

**We are confident you will be pleased with the results.**

[www.firstempirecd.com](http://www.firstempirecd.com)