

## About Us

First Empire CD Management has been providing institutions with a reliable source for non-negotiable certificates of deposit (CDs) for over two decades. 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 can be tailored 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 as of 10/7/16 – 10:00a.m.

Term	Current Yield
3-Months	0.33%
6-Months	0.46%
1 Year	0.66%
2 Year	0.83%
3 Year	0.99%
5 Year	1.26%

Source: US Department of Treasury

### Direct Market:

#### Fees Paid by Investor

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

6-Months	0.90%
9-Months	0.90%
12-Months	1.05%
18-Months	1.10%
24-Months	1.20%
30-Months	1.25%
36-Months	1.35%
48-Months	1.60%
60-Months	1.70%

Rates are as of 10/11/16  
SUBJECT TO CHANGE & AVAILABILITY

### Brokered Rates:

#### No Fee to Investor

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

6-Months	0.60%
9-Months	0.65%
12-Months	0.75%
18-Months	0.80%
24-Months	0.90%
30-Months	0.95%
36-Months	1.05%
48-Months	1.25%
60-Months	1.45%

Rates are as of 10/11/16  
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If you would like us to post your current rates, please call us 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

## 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 per issuer
- The wide range of maturities enables you to structure a portfolio that offers liquidity
- They pay interest monthly, semi annually, or at maturity