



COMMUNITY BANKERS

B A N K

Resourceful. Responsive. Reliable.

Certificates of Deposit

Community banks are searching for alternative short-term investment options while expecting a higher interest environment in the future. Community Bankers' Bank (CBB) offers Certificates of Deposit as an investment option for financial institutions. The CBB CD offers a stable and safe alternative to other investment vehicles, with the advantage of a fixed rate. We offer various term and rate options that can accommodate most banks' short term investment strategies.

Terms and Rates

- 3-month, 6-month, 9-month, 12-month, 18-month, or 24-month terms
- Minimum deposit amount: \$50,000
- Rates are fixed and automatically renewed at the current rate
- Transactions are book entry, no certificate issued
- Interest is paid quarterly or at maturity, non-compounding
- Early withdrawal is subject to forfeiture of up to six months of interest
- CDs are issued direct only to domestic U.S community financial institutions, no brokers
- CDs may be pledged as collateral for CBB credit products
- Rates are posted weekly on www.CBBonline.com and on CBLink

FDIC insurance is available on up to \$250,000 invested in a CBB CD, even for a community bank that already has one or more CBB noninterest-bearing transaction deposit accounts. The FDIC has stated that insurance coverage on noninterest-bearing transaction deposit accounts is "over and above" the \$250,000 in coverage provided to a customer on interest-bearing deposits. For example, if a customer has \$500,000 in a CBB noninterest-bearing transaction deposit account and \$250,000 in a CBB certificate of deposit, the FDIC insures the entire \$750,000. (Source: FDIC FAQs for Temporary Liquidity Guarantee Program.)

And because up to \$250,000 invested in a CBB CD is FDIC-insured, the CD is excluded from the calculation of "Net Credit Exposure" under the new regulatory guidelines requiring banks to closely monitor and document credit concentrations with correspondent banks.

To invest in a Community Bankers' Bank CD or obtain more information, call the CD Desk at 1-800-822-1039, ext 134 or e-mail CDdesk@CBBonline.com.

**2601 Promenade Parkway
Midlothian, Virginia 23113
804-794-5885**

www.CBBonline.com