



eCD Makes Issuing CDs Easier and More Efficient

Managing liquidity is mission critical to banks. Community Bank Funding Company (CBFC) helps community bankers improve liquidity management by offering funding efficiency, diversification and improved financial performance.

eCD, our automated CD portal hosted by SunGard[®], offers superior rate execution, 10-15 bps below brokered rates. Full automation virtually eliminates costly administration and traditional CD hassles. This online market exchange enables community bankers and institutional investors to conduct CD transactions directly with each other making funding far more efficient and cost-effective

Benefits to Community Bankers:

- **Achieve Better Rate Execution** – issuing banks determine what rates, maturities and amounts to post; CDs are sold directly to institutional investors online at 10 to 15 bps better than broker rates.
- **Reduce the Costs of Traditional CDs** – automated, paperless platform reduces the costs of issuing, documenting, accounting and tracking CDs.
- **Automated Point-and-Click Ease of Use** – automated features eliminate the numerous hassles of signature cards, back-and forth negotiations and CIP requirements. All eCD participants are CIP exempt.

eCD Program Highlights

Virtually Eliminates Traditional Hassles and Administrative Costs

- CDs issued in book entry form (no physical CD)
- Automatically calculates principal and interest
- 24/7 online access to activity holdings and reports

No Bidding Process

- Automated process eliminates back and forth negotiation between buyer and seller to discuss terms

Diversified Funding

- Non-correlated funding to mitigate liquidity risks and address key regulatory concerns

Well Capitalized Classification

- Participating banks need to be designated by FDIC as Well Capitalized (IDC and Laclede Scores are not relevant to eCD participation)

No Fees

- No annual subscription fee
- No pledged collateral required

Investors are Regulated Entities

- No individuals are allowed on the program
- Trust bank/departments and wealth management firms purchase CDs for their trust clients using eCD

Easy to Sign Up

- One-time program agreement

Secured Network

- Secure network hosted by SunGard[®], an industry leader in trust accounting systems

For Information -

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