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Finance500 at the ICBA Trade Show

Positive Vibe Runs Through Booth

Finance 500 would like to thank all the banking representatives who stopped by our booth at the recent Independent Community Bankers Association convention. We were very crowded and every one we spoke to was exceptionally upbeat and positive looking toward the future even during tough financial times like these. We take our hats off to the diligent work being done by all you executives who are assisting your local customers and keeping the community banking world alive and thriving.

Thanks for the business~

Many of you made positive comments regarding brokered deposits and the role they play when liquidity is needed. We sincerely appreciate that and we hope to continue to assist community banks in issuing brokered deposits and other investment products. You can count on Finance500 to keep you educated and up to date with current rates and events involving the brokered deposit market. If you would like to receive our current rates for issuing a brokered CD or if you would like one of our underwriters to walk you through the first issuance, please contact us or visit our website at Finance500.com.

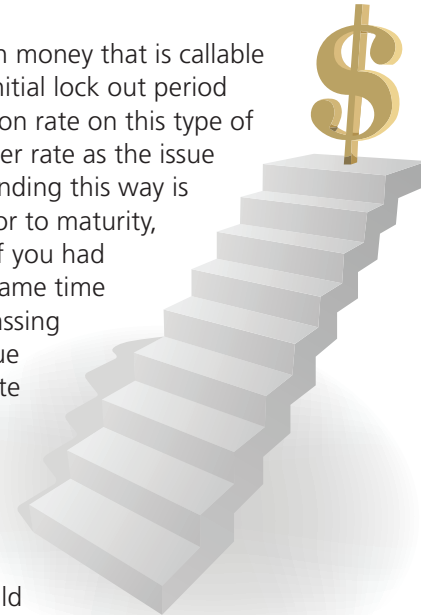
The Benefits of *Step-Up Callable CD* Structures; Start Low and Stay Lower

While the name may sound complicated, you will be happy to know that this funding structure is not only simple, but can also prove very cost effective for the issuing bank.

By issuing a *Step-Up Callable CD*, you bring on money that is callable solely by the bank on a monthly basis after an initial lock out period (typically 6 months to 1 year). The starting coupon rate on this type of structure starts low and annually steps to a higher rate as the issue nears maturity. The benefit of structuring the funding this way is that in the event you decide to call the issue prior to maturity, you're coupon rates will have been lower than if you had simply issued a locked-rate callable CD. At the same time although the coupon rate steps up with each passing year, if held to maturity the all-in-cost of the issue remains comparable or even cheaper to fixed-rate callable CDs.

For instance on May 3rd we were pricing a fixed-rate callable CD at an all-in-cost of 2.30%, if held to maturity for 3.5 years. However pricing a callable CD for that same term structured instead with a step-up rate would have an all-in-cost of 2.257% if held to maturity. All while providing a lower coupon rate to start.

Still have questions? For more information about this type of funding structure, or to discuss current rates please call the Finance500 CD desk; (800) 477-6266.



We Make Raising Deposits Easy.

1 In 5 Banks Partner with Finance 500 for Brokered Deposits.

Finance 500 is one of the three largest underwriters of brokered deposits in the country. 1 in 5 banks nationally use us to issue brokered deposits through the DTC program. In 2009 alone, we had over a 87.5% fill ratio and raised 14.3 billion for our bank partners. Simply put, we deliver the best pricing, execution, and customer service to our clients. Become a partner and see what Finance 500 can do for your community bank.

Contact us for more information or assistance in opening your account today.

raisingdeposits@finance500.com
(800) 477-6266 | finance500.com





What to Invest In Now: Considering FDIC Insured CD's

In the search for safe investments, financial institutions sometimes overlook the obvious: Invest in a portfolio of FDIC-insured CDs issued by other national and community banks around the country. With new FDIC insurance limits in place today (a maximum of \$250,000 per investor for all CDs maturing before December 30th 2013), CD investments have become even more desirable and popular.

Purchasing a brokered CD through Finance 500 is easy and fast. Your institution can open an account by completing two simple documents, and then a Finance 500 registered representative will help you select from a list of all the banks offering CDs at that time. Choose the banking institution, interest rate, terms and structure that suit your needs and objectives, and you're done.

Don't overlook the obvious; call your Finance500 representative today and ask about current offerings on FDIC insured CD's.

Investment Advisory Services for Banking Industry Professionals & Executives

Since 1984, Finance 500 Advisory Services (FAS), an affiliate of Finance 500, has been providing investment consulting and asset management services to high net worth individuals, pension plans, trusts and corporations around the country.

Because good management is more often about managing risk than maximizing returns, our core investment philosophy is one of prudence and care. In addition to performing financial planning and retirement analyses, FAS runs risk-volatility tests and other 'diagnostics' on existing portfolios in order to measure the relative strength, diversification levels, and sensitivity of underlying assets to a variety of economic circumstances.

For accredited investors, FAS offers private funds that have posted exceptional returns compared to their benchmarks and other market indices. And for non-accredited investors, we offer risk-averse portfolios that provide broad diversification and active daily management. To find out more about our Investment products, or to schedule a no obligation consultation, please contact Bryan Bennett at bbennett@finance500.com or 800-477-6266.

