



ABG Services Inc. offers a variety of CD investing platforms. Below is a brief description of the different types that are available. Please be advised that all the programs we offer are either set up directly with FDIC-regulated entities or clear through a regulated clearing program.

-Direct Deposit – is a type of CD allows you, the customer, to place funds directly with federally insured institutions. In this case ABG Services, Inc. will quote the rates and assist you in establishing your purchase.

-Custodial CDs - Your investments are held at one of our FDIC-insured custodian banks. Your investment is wired into a segregated custody account maintained by a custodian bank. Each account is subject to internal and external audits as well as periodic reviews by governmental agencies. One wire transfer is all you need - whether you're investing \$25,000 or \$5,000,000. Our service will save you the time it takes to open accounts, transfer funds, verify and collect interest payments and maintain records. You will have a one time account set up for all your CDs. You will then receive integrated monthly interest checks with a complete accounting and reconciliation statement. There are no fees charged to you. CDs held by our custodian banks are transferable within the network.

-DTC Eligible CD Program - Our broker dealer, ICD Securities Inc., allows you to view and purchase certificates of deposit offered by Registered Broker Dealers. These CDs can be delivered to any corporate credit union via DVP (Delivery vs. Payment). If you currently do not have a securities account, an ICD Securities registered representative can assist you in setting one up for you.

We structure the following types of CDs:

- 1) Fixed Rate
- 2) Variable Rate
- 3) Zero Coupon CDs
- 4) Callable CDs (with a variety of call options)

Insured Deposit Program – Overnight liquid account competitive with FED Funds and CDARS.

- Daily liquid account
- No minimum investment amount
- Same day in or out transactions
- No fee to invest into this program
- Maintains a competitive spread over most other overnight accounts
- Currently insures each client up to \$10 million per Tax ID Number
- Program is FDIC insured
- Administrator is FDIC audited and regulated
- No term contract
- No limit on the amount of transactions executed per month
- Issues daily and monthly statements