



CD Bank Funding

Approach the markets with confidence

Term funding at attractive rates

Because CD rates typically lag FHLB advances in a rising interest rate environment, CDs may offer advantageous pricing, subject to market conditions.

No collateral requirements

Structuring, order execution, reporting, and documentation are streamlined in our online portal. Funding can be ready when you need it.

No prepayment risk

Under the terms of the offering documents, brokered CDs cannot be put back at investors' discretion, only upon death or adjudication of incompetency. See offering documents for complete details.

Access to markets beyond your branches

Our more than 500 CD-buying partnerships reach buy-and-hold retail investors; middle market dealers & institutions; well-know major broker-dealers, public funds & asset managers. You can have one rate structure for local deposits and a different structure for brokered funds, thereby protecting your local market.



Why partner with InspereX?

Bank control

Our proprietary online issuer interface and our broad, tech-enabled distribution give you control over building and pricing offerings while diversifying your sources of funding.

Vast distribution

Our nationwide network helps get you the funding you need, when you need it.

Powered by marketing

Our BondNav® fixed income technology amplifies our brokered CD offerings and makes them easy to find for hundreds of platform users. Our program is backed by weekly emails to our buy-side clients, along with robust marketing materials.

Concierge service

BondNav® data helps you see across the market to price your offering, while our experienced, responsive team guides the process.



About InspereX

InspereX united the more than two decades of success in fixed income and market-linked products origination, underwriting, distribution, and education of Incapital with the innovation of Silicon Valley's 280 CapMarkets and its revolutionary fixed income tech platform, BondNav. We represent more than 400 issuing entities and have underwritten more than \$670 billion in securities. InspereX stands for people, products, and technology you can trust.

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Brokered Certificates of Deposit are subject to the credit risk of the issuer above FDIC insurance limits. Investors who sell Brokered Certificates of Deposit prior to maturity are subject to the loss of principal, as there may not be an active secondary market. You should not purchase a Brokered Certificate of Deposit until you have read the specific offering documentation and understand the specific investment terms, features, risks, fees, charges and expenses of such investment.

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