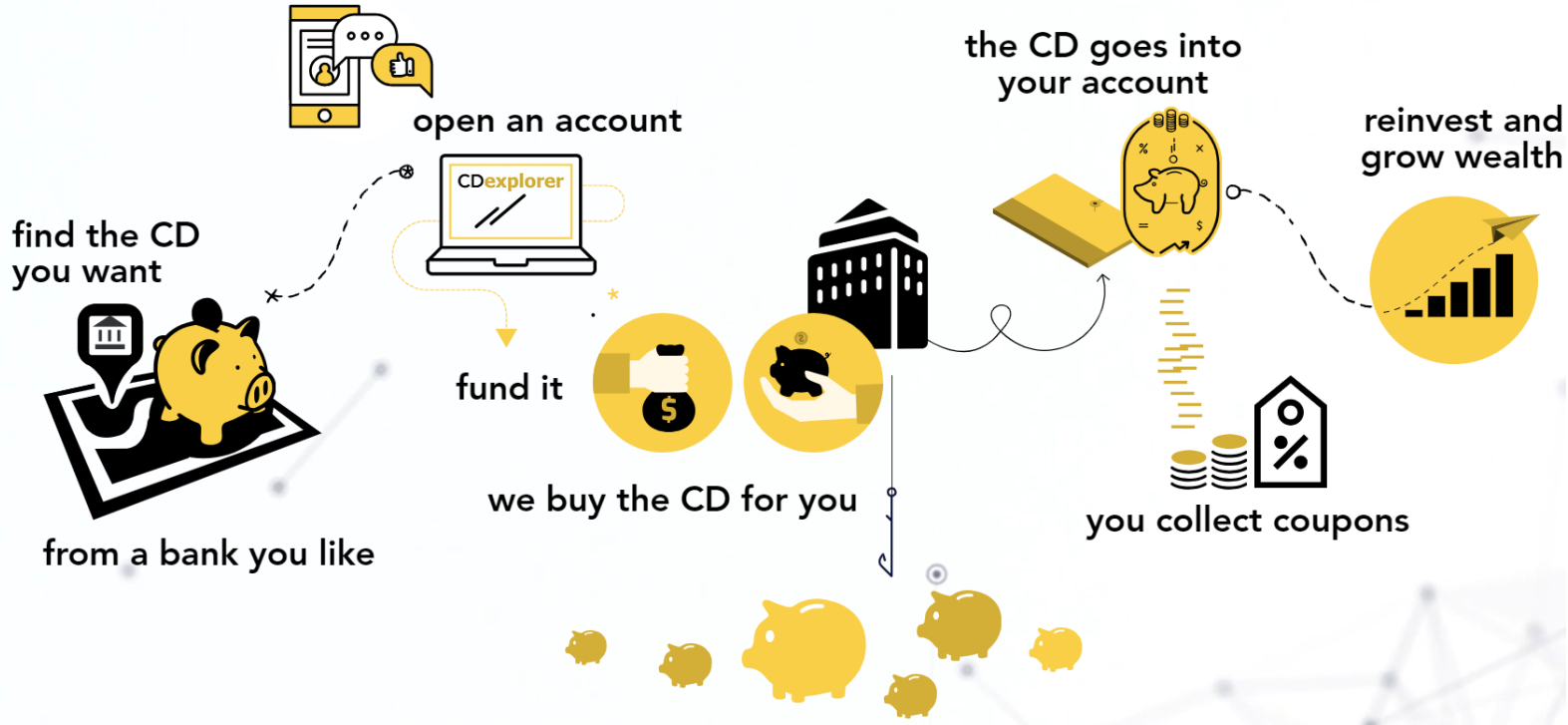


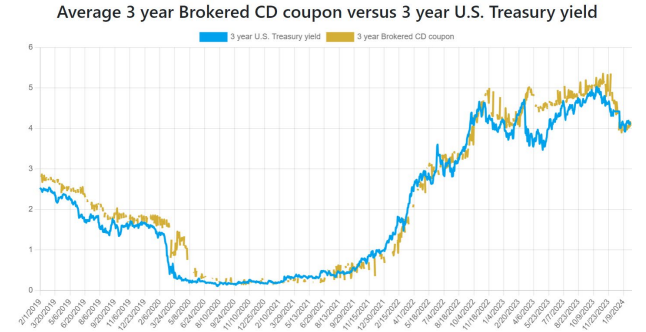
# how does this work?



# simple safe secure

Individual or Joint Accounts | IRAs | Roth IRAs | UTMA/UGMA for Kids

## Often FDIC insured CD coupons outperform UST yields



Cash Managers, Fixed Income Investors and Retail Customers can generate higher returns by investing in FDIC insured CDs.

There are periods when CD yields can be higher than some investment grade corporates, U.S. agencies or municipal bonds. Having access to the widest breadth of CD offerings can give investors the opportunity to extract this value.

The CDexplorer platform attempts to source as many new issue brokered deposits available in the market offered by the major CD underwriters and issuing banks and even credit unions.

CDs are sourced from the syndicate desks of FBBS, Wall Street firms and other underwriters of brokered deposits throughout the country.

The CDexplorer platform is operated by First Bankers' Banc Securities, Inc. (FBBS)

Accounts are opened and serviced by First Bankers' Banc Securities, Inc. a FINRA regulated Broker-Dealer. Accounts are SIPC insured, and account holdings are custodied at BNY Mellon Pershing