

# *Fed Funds*



**COMMUNITY BANKERS**

B A N K

*Resourceful. Responsive. Reliable.*

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## **Fed Funds—Sold**

A community bank's excess liquidity can be invested over-night into our **Agency Fed Funds Program**. Our program simplifies this activity by enabling you to invest in only highly rated domestic financial institutions, with Community Bankers' Bank (CBB) acting as agent. Your excess funds are distributed proportionately to the institutions sold to each day, eliminating any concentration credit risk exposure. CBB personnel manage all allocations and accounting whether you are participating in our cash management program or simply selling fed funds into the agency pool on a daily basis. You are credited with interest daily and will receive a statement showing your daily exposure to each institution.

### ***Benefits of CBB Agency Fed Funds Program***

- Placement of funds and all related administration is handled by CBB
- Purchasing banks are reviewed quarterly to insure financial safety and Reg "F" compliance
- Funds above determined target can be "swept" for overnight investment
- Concentration credit risk is eliminated
- Competitive rates result through the pooling of funds
- No charges to clients for daily investments and returned funds
- All activity reported on-line through CBLink

A portion of your Fed Funds may also be designated by you for sale to CBB as principal funds. These funds are held directly by us and used for balance sheet funding purposes.

## **Fed Funds—Purchase**

CBB offers Fed Funds Facilities to qualified community banks for the purpose of meeting daily liquidity needs. Facilities are available on an unsecured and secured basis at competitive rates. Advance rates and terms are found on CBB's schedule of service charges and fees.

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[www.CBBonline.com](http://www.CBBonline.com)