



# QwickRate®

We have your best interests online.

The premier online **CD marketplace**  
for non-brokered **funding and investing.**



## QwickRate at a Glance

- 2,700 financial institutions
- 50 states
- 39 years



These days, nearly all community banks are needing more. **More liquidity** from non-brokered sources... **More yield** on money that's currently in Fed funds.... **More contingencies** to satisfy examiners' requests... QwickRate offers you all this, plus helpful tools, services and regulatory support.

## QwickRate benefits banks in three key ways.

### Quick Connections

QwickRate is a closed marketplace of more than 3,000 pre-screened institutions from all across the country. Accessing this marketplace, you can quickly connect to excellent CD funding and investment opportunities. No rate stripping or transaction fees involved.

### QwickTools™

From streamlining administrative processes to determining your best rate positions, QwickRate gives you a paperless way to boost efficiency and ease your workload.

Our automated QwickTools make your transactions fast and easy, while putting you in complete control of the process. eContact automates your offers and acceptances. eRollover speeds up maturities processing. Rate positioning tools help you determine and optimize your rate settings. And a wealth of portfolio management and reporting capabilities will save you time and effort.

### Quick Answers

Any time a company holds a 98% customer satisfaction rating, as we do, you know that an outstanding support team is involved. Our regulatory and customer service specialists are knowledgeable, highly responsive, and eager to be a valuable resource for you and your bank.

**"QwickRate is a great source for meeting our primary and contingency funding needs. We can go one place to efficiently reach thousands of institutions."**

*—Legends Bank, Clarksville, Tennessee*

**"I call Customer Service anytime I have a question and they are always so nice and helpful. QwickRate has been our main source for CD investments for over 15 years."**

*—Gilmer National Bank, Gilmer, Texas*

Go directly to the source to **fund** and **invest**.  
**QwickRate makes it easy.**



## Powerful membership benefits.

### Expert Regulatory Guidance

QwickRate's on-staff experts stay on top of ever-changing standards to steer you through the complexities. That's not all. Our Risk Management Workbook includes templates and other components to help you establish risk policies and procedures for "out-of-area" institutional funding, including contingency funding matters. We work diligently to provide trustworthy information where issues of compliance are concerned.

**"We use non-brokered funding to supplement liquidity and effectively deal with cyclical funding needs. The QwickRate Marketplace makes it very easy to monitor market rates and complete transactions when necessary. That's powerful for us."**

*—Sauk Valley Bank, Sterling, Illinois*

### Get a personal, online tour.

See the many benefits of the QwickRate marketplace first hand. Schedule your tour at **[www.qwickrate.com](http://www.qwickrate.com)**.



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**Contact Us.**

**800.285.8626**

**[qwickrate.com](http://qwickrate.com)**



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