



# Earnings Comparison Calculator Example



Call us to calculate your potential yield increase.

QwickRate®

**Looking for more yield on your excess funds?** Move those investment dollars out of overnight funds and into the QwickRate marketplace where your bank can gain higher returns on FDIC-insured CDs.

Call us for your complimentary Earnings Comparison analysis and compare your current gains with potential investment earnings from QwickRate. Here's an example.

## Earnings Comparison Calculator

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### Fed Funds Earnings

Investment Option	Rate	Amount	Earnings
Fed Funds	0.200%	\$5,000,000	\$10,000

### Earnings Distributions Using QwickRate

Investment Option	Rate*	Amount	Earnings
Fed Funds	0.200%	\$1,000,000	\$2,000
QwickRate 90 Day Rate	0.000%	\$0	\$0
QwickRate 180 Day Rate	0.469%	\$1,000,000	\$4,690
QwickRate 1 Year Rate	0.840%	\$2,000,000	\$16,800
QwickRate 1 1/2 Year Rate	0.000%	\$0	\$0
QwickRate 2 Year Rate	1.158%	\$1,000,000	\$11,580

\* Rates provided for QwickRate are the current average top 10 (2.5M and under) or current average top 25 (over 2.5M) for the term listed.

### Total Annual Earnings

**\$35,070**

### Increase in Earnings Using QwickRate

Annual Earnings Using QwickRate \$35,070  
 Current Earnings (100% Fed Funds) (\$10,000)

**Increase in Earnings Using QwickRate \$25,070 (↑251%)**

