

» What you should know about ABG



Mission Statement

“ABG Services Incorporated was established to provide a competitive marketplace where institutional portfolio managers can purchase federally insured Certificates of Deposits through a platform of deposit programs consisting of hundreds of federally insured financial institutions nationwide.”

Background

ABG Services was founded in 1997 on the basis of communicating deposit offers by FDIC-member financial institutions to portfolio managers of state & federal credit unions, non-profit organizations, banking institutions and trust companies. By the year 2000, ABG expanded their deposit services to business managers of local government entities such as school districts, counties and other state and local municipalities. Today, ABG is one of the leading deposit referral companies in the industry executing over 12,000 transactions annually.

ABG is owned and managed by its two partners who set and oversee the firm’s business strategies and objectives. Dominick Gallelli is the firm’s President; Vincent Arma is Vice President and Head of Investor Sales; and Dominick Gallelli is also the Director of Banking Deposits. Both partners have a combined experience of over 50 years in the CD industry.

ABG has one affiliated company, ICD Securities Incorporated, which is a registered broker-dealer and member of the FINRA (Financial Industry Regulatory Association). ICD specializes in brokered certificates of deposits registered through the Depository Trust Company. It also provides investment services to financial managers of banking institutions, credit unions and municipal entities. All DTC eligible certificates of deposits and Government and Agency securities transactions are executed through ICD Securities, Inc.

Deposit Volume

ABG has referred over \$60 billion dollars in bank deposits with federally insured institutions since its inception. The majority of our placements have been with institutional depositors; however in the past 3 years public funds represent nearly 65 percent of the overall placements.

Deposit Programs

ABG offers 6 types of deposit placements:

- » **Direct Deposits** -ABG will refer depositors directly to the bank without third party involvement.
- » **Preferred Deposits** -These deposits allow ABG to facilitate the paperwork between its clients and your institution. This ensures that all our clients’ information is received properly and in a timely fashion. It also assists your staff in gathering the information needed to set up accounts without having to contact numerous authorized individuals.
- » **Collateralized Deposits** -For banks seeking large deposit placements who are willing to pledge a permitted form of collateral such as a Federal Home Loan Bank Letter of Credit or a portfolio of assets (U.S. Treasuries ~ Government Agencies) in a third-party custodial account.
- » **Uncollateralized Deposits** -For banks seeking large deposit placements that do not require any pledging beyond the FDIC insurance limitation of \$250,000. Qualified banks must meet strict credit parameters.
- » **Total Cost Deposits**— These deposits are best suited for well-capitalized banks who are seeking a cost effective way of attracting funds at rates below the current national market.
- » **DTC Eligible CD Program** -For banks who are seeking to attract large deposits through the brokered CD market. All DTC eligible certificates of deposits underwritings will be handled through our broker dealer, ICD Securities Inc., a registered Broker Dealer and a member of FINRA/S.E.C.

TO DISCUSS FURTHER DETAILS OF OUR PROGRAM OR INQUIRE ABOUT WHAT RATES ARE NEEDED TO ATTRACT FUNDS, PLEASE CONTACT YOUR FUNDS SPECIALIST TODAY AT 1.800.807.3447.

» What to expect from ABG Services



SAFETY

While receiving premium rates on your Certificates of Deposits, ABG advises clients to open each account up to \$250,000 per financial institution. Therefore, our clients enjoy the security of knowing that their money is insured by the FDIC and backed by the full faith and credit of the U.S. Government up to the \$250,000 allotted per institution per Tax ID number.

RATES

Return on investments offered by financial institutions are typically higher through our platform because of the buying power of the program, not your individual invested dollars.

BUYING POWER

By purchasing Certificates of Deposits through ABG, all of our investors will maximize their portfolio returns because the rates that are negotiated with the financial institution are based on the total amount of the deposits that we are referring to the institution, not each client's individual investment.

SOURCE OF DEPOSITS

All of the funds that are referred to our financial institutions come from state and government regulated entities. Rest assured that ABG only refers deposits from domestic institutional investors nationwide such as Credit Unions, Banks and Municipalities.

FLEXIBILITY

Our program offers a high degree of flexibility by offering maturities that range from 30 days to 10 years. Interest payments are issued in a variety of ways, i.e., monthly, quarterly, semi-annually or at maturity.

COMMITMENT

To ensure that our clients are informed of the highest returns possible for their deposits, ABG has a Funds Acquisition Department which acquires rates from financial institutions nationwide. This department works diligently to negotiate rates and build relationships.

SIMPLICITY

Our toll-free number puts you in touch with a CD specialist that will assist you in locating the Certificate of Deposit which best suits your portfolio schedule.

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» Why portfolio managers use ABG Services Inc.



ABG Services Inc. provides a conservative marketplace where portfolio managers can easily purchase federally insured Certificates of Deposit. These Certificates of Deposit are offered by hundreds of financial institutions nationwide. Even though we provide you with the rates, in the end it is you, the customer, who makes the final decision on what is purchased and what best suits your cash flow needs.

ABG has spent the last decade networking and building relationships with financial institutions nationwide. These institutions call upon our Deposit Referral Service to supply them with deposits when they need to meet a variety of liquidity demands.

In many cases the premium rates we are able to acquire are not seen by even the most sophisticated portfolio managers. This occurs because of the exclusivity of our banking relationships. These financial institutions rely on our ability to raise funds quickly and quietly through our vast network of portfolio managers. The only clients that can take advantage of these higher rates are our clients.

From our decades of experience we know that when it comes to acquiring funds and/or placing out excess liquidity, the average deposit referral service falls short of satisfying investor needs. Most depositories are forced to go to different funding sources to acquire funds. Many pay fees to rate services whether they are in the market or not. In most cases issuers are displayed in the open market with 200 other depositories. There is a loss of personal attention. Here at ABG we are with you from start to finish coaching you until your needs are met. Today many financial institutions rely on ABG when attracting funds. Here at ABG we will assign you an account specialist that will assist you in identifying market trends and help you acquire funds quickly and effectively. How does this benefit our investors? It allows our customers to view more rates offered by financial institutions **FREE OF CHARGE**. Our seasoned CD Specialists will work with you in selecting the right CD for you and be there for you to resolve any unforeseen issues to help make the placing of funds a simple and painless process.

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» ABG's "SMARTT" Principles



SAFETY - ABG structures all of your CD purchases so that both your principle and accruing interest are within the FDIC insurance limitations of \$250,000 per depositor.

MANAGEABILITY - ABG advocates a "laddered-maturity" portfolio, taking advantage of yield spreads for longer durations while managing your short-term cash flow needs effectively.

ACCESSIBILITY - All of ABG's CD programs provide easy access to your funds if a cash shortfall should arise, with deposits typically converted back into cash within 48 hours of initial request.

RATES - ABG places out millions of dollars in CD deposits each day. Because of this purchasing power, we are able to negotiate interest rates that are generally higher than what you would otherwise receive on your own.

RELIABILITY - ABG prides itself on fast and efficient trade execution, making sure that each transaction you place through us is to your utmost satisfaction.

TRUST - ABG understands the importance of good business and is fully committed to you and your company. We offer our full resources to our clientele each and every day. We pride ourselves on our ability to maintain relationships with institutions that last decades. Please feel free to request a list of references of companies that have utilized our program from your funds specialist.

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» Choose the type of CD program that is right for you!

ABG Services Inc. offers all the different types of CD that are offered in the open market. Below is a brief description of the different types that are available. Please be advised that all the programs we offer are either set up directly with FDIC-regulated entities or clear through a regulated clearing program.



› **Direct Deposits** - This type of CD allows you, the customer, to place funds directly with federally insured institutions. In this case ABG will quote the rates and assist you in establishing your purchase.

› **Custodial CDs** - Your investments are held at one of our FDIC-insured custodian banks. Your investment is wired into a segregated custody account maintained by a custodian bank. This account is subject to internal and external audits as well as periodic reviews by governmental agencies. One wire transfer is all you need - whether you're investing \$25,000 or \$5,000,000. Our service will save you the time it takes to open accounts, transfer funds, verify and collect interest payments and maintain records. You will have a one time account set up for all your CDs. You will then receive integrated monthly interest checks with a complete accounting and reconciliation statement. There are no fees charged to you. CDs held by our custodian banks are transferable within the network..

› **DTC Eligible CD Program** - Through our broker dealer, ICD Securities Inc., you can view and purchase certificates of deposit offered by Registered Broker/Dealers. These CDs can be delivered to any corporate credit union via DVP (Delivery vs. Payment). If you currently do not have a securities account, an ICD Securities registered representative can assist you in setting one up for you.

› **We structure the following types of CDs:**

- 1) Fixed Rate
- 2) Variable Rate
- 3) Zero Coupon CDs
- 4) Callable CDs (with a variety of call options)

› **The following list shows what types of entities purchase CDs**

Institutional	Private Individual
Pension Plans	Public Entities
Credit Unions	IRA and Retirement Accounts

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