



OUR MISSION

“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.”

WHAT TO EXPECT FROM ABG SERVICES

At ABG Services, we have a strict set of principles that our team works by. These are called The **SMARTT** principles.

SAFETY

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.

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 institution. 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.



“COMPLETE FUNDING & INVESTING SOLUTIONS”

50 TERRY STREET,
PATCHOGUE, NY 11772

CALL NOW!
1-800-807-3447

MORE INFO
WWW.ABG-SERVICES.COM

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CHOOSING THE RIGHT CD INVESTMENT PROGRAM

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. This service will save you the time it takes to open accounts, transfer funds, verify and collect interest payments and maintain records. There will be a convenient 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.

NEGOTIABLE CD PROGRAM (DTC)

This program allows you to view and purchase certificates of deposit that are offered by Registered Broker/Dealers worldwide. There is no fee to purchase these CDs and they can be delivered to any securities account. If you do not have a securities account established, we will assist in having one set up for you.

Please note all securities are offered through ICD Securities, Inc.
Member FINRA-SIPC

WE STRUCTURE THE FOLLOWING CDS

Fixed Rate
Variable Rate
Zero Coupon CDs
Callable CDs
(with a variety of call options)

WHAT TYPES OF ENTITIES PURCHASE CDS

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

DUE DILIGENCE PROCEDURE

THE FOLLOWING ARE THE TYPES OF DEPOSITS ABG REFERS AS WELL AS THE PROCEDURE ABG FOLLOWS WHEN ACQUIRING A NEW ACCOUNT:

ABG conducts a thorough review of all customers who subscribe to our services. We gather the necessary information and check it against the Office of Foreign Assets Control (OFAC List) available on the FINRA website. If a person or entity turns up on this list, we will report these parties to the appropriate authorities. When ABG develops a new institutional account, we perform a background check on the institution by using industry resources such as IDC, S&P Global, the FDIC website and/or the NCUA website. All FDIC- or NCUA-chartered institutions must comply with CIP and the USA Patriot Act and section 103.121 (b) (2) (ii) (c) which states that domestic financial institutions are considered exempt domestic customers. Therefore, all exempt customers as defined in the USA Patriot Act that we refer to your institution would not have to be rechecked to avoid duplicate reviews. Even though this is stated in the regulation ABG will assist you in obtaining whatever documents your institution may require when opening certificate of deposit accounts. ABG does not clear funds that are referred to your institution. Please feel free to contact us for a full copy of our company's AML policy.

FDIC-MEMBER FINANCIAL INSTITUTIONS

Required to comply with CIP regulations since they are regulated by the FDIC.

PUBLIC FUNDS

ABG furnishes rate opportunities to registered financial advisors that provide investment services to over 5,000 school district and local government entities nationwide. The funds acquired through this program are at no cost and fall under the exempt status outlined in the USA Patriot act. Due diligence is done by the registered financial advisor to meet CIP guidelines. A copy of this procedure can be provided upon request.

NCUA-MEMBER FINANCIAL INSTITUTIONS

These are state and federally regulated credit unions. Both are required to comply with CIP regulations since they are regulated by the state they reside in or NCUA.

AFFILIATES



MEMBER FINRA / SEC

CHOOSING THE RIGHT FUNDING PROGRAM

Unlike other deposit referral services ABG is the only one that offers you a full spectrum of funding sources:

DIRECT PLACEMENTS

These deposits are selected and wired directly to your institution from our clients. The accounts are set up in the referred clients name and tax ID number.

SECURED DEPOSITS

For banks seeking large deposit placements that are willing to pledge a permitted form of collateral such as Federal Loan Bank Letters of Credit or a portfolio of assets (U.S. Treasuries, Government Agencies) in a third-party custodial account.

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.

AGENT/CUSTODIAL ACCOUNTS

For banks looking for single deposits in increments of \$75,000 up to \$5,000,000. There are no fees involved in attracting these funds. This affords your institution the opportunity to attract larger denomination deposits from multiple deposit agents that rely on ABG Services to provide them with rate offers. This type of deposit eliminates the paperwork associated with opening numerous single deposit accounts.

NEGOTIABLE CD'S (DTC)

For banks who are seeking large deposits through the registered market with minimum placements of \$1 million or more. These deposits will be executed thru ICD Securities Inc., our affiliated FINRA Company.

Please note all securities are offered through ICD Securities, Inc.
Member FINRA-SIPC

DEPOSIT VOLUME

Since inception, ABG has referred over \$60 billion in bank deposits to federally insured institutions for maturity durations ranging from 30 days to 10 years. The majority of the placements have been from domestic financial institutions; however, in the past 3 years domestic public funds represent nearly 65 percent of the overall placements.

Please note: All depositories are advised to review FDIC regulations regarding the acceptance of deposits for classification purposes. We also urge you to communicate with your regulating agents. ABG Services Inc does not advise on these matters.