



MoneyDesk

Manage Your Liquidity Mix

“With the short staff that we’re running, it’s very difficult for us to focus on investments on a day-to-day basis, whereas UBB Securities has the expertise and the staff that does!”

*– Dick Behl, President,
The Farmers & Merchant State
Bank, Scotland, S.D.*

Long money, short money – lock in the liquidity mix you need with fast and easy turnarounds from UBB’s Money Desk.

Meet Local Market Pricing, Save Money with Brokered CDs

The Money Desk allows you to submit requests for Certificates of Deposit to fit your needs and help you manage your balance sheet. Issued in book entry form, all CDs are held by the Depository Trust Company (DTC) under one master certificate. Each CD is placed with investors through our dealer network, and the minimum size is \$750,000 up to a maximum of \$50 million.

Minnesota State Board of Investment CD Program

The Minnesota State Board of Investment (MSBI) has offered a Certificate of Deposit Program to financial institutions throughout the state of Minnesota since 1980. The program is offered quarterly, with the amount of funds committed dependent upon the State’s cash position and the relative attractiveness of CDs to other investment alternatives. UBB Securities has been a clearinghouse bank for the CD program since its inception in 1996.

***Sign Up,
Sit Back
and
We'll Do
the Rest***

There is no subscriber's fee required at the Money Desk, and a one-time application makes it easy to sign up. Knowledgeable investment professionals will analyze your balance sheet and provide recommendations on the funding sources that best meet your needs. Once signatures are on file, we handle all the paperwork, depositing funds directly in your account at United Bankers' Bank.

***First for Your
Success
Advice***

United Bankers' Bank is the first correspondent founded by, and for, community bankers. Our core philosophy puts your best interests first, which translates into unbiased investment and market advice rather than the all-too-familiar "make-a-quick-sale" mentality.

Call Us ... *First!*

Ready for easy? Call us today for more information on Money Desk products that will help you manage your liquidity mix.



First for Your Success™

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Other You-First Services from UBB:
BankValue®, UBB Securities, United Bankers' Agency®,
ALMedge®, MoneyDesk, USource®, UNETexchange®,
UTrust®, Depository, Loans, Card and Merchant Services