



 www.ptma.com

 (888) 976-8884

 PTMA Funding

FUNDING PUBLIC UNIT DEPOSITS

The benefits of utilizing for deposit funding needs

REIMAGINE YOUR FUNDING APPROACH

PTMA Funding (PTMA) is a leader in providing institutional funding options, connecting financial institutions with our network of thousands of local government relationships. Partnering with PTMA Funding can provide:

Competition for Stable Deposits

Access additional deposit sources to support current or projected liquidity demands.

Introduction to New Funding Sources

Explore alternatives to FHLB advances, brokered CDs and rate boards, without disrupting core deposits (quiet funding).

Enhancements to Your Funding Strategy

Strengthen both primary and contingency funding options to improve stability and adaptability in changing economic conditions.

PTMA works side-by-side with your financial institution to develop a professional funding solution. PTMA is more than just a depositor, we are your partner.

WHY WOULD A FINANCIAL INSTITUTION WANT TO WORK WITH PUBLIC UNIT DEPOSITORS?

- ✓ Typically, a large deposit source (secured and unsecured¹ options)
- ✓ Compliant Friendly – BSA/AML/KYC, “Know your Client”
- ✓ Local presence, familiar depositor

HOW DO PUBLIC UNIT DEPOSITORS RECEIVE THEIR REVENUE?

Schools, municipalities & others (libraries, water & park districts, etc.):

- ✓ Local property taxes², sales taxes, state sources, federal sources and user fees

WHAT TYPES OF DEPOSIT PROGRAMS DOES PTMA OFFER?

PTMA is able to design a number of deposit programs to fit your financial institution's needs. PTMA can provide funding—including brokered and non-brokered options—from both individual political subdivision clients and Local Government Investment Pools (LGIP).

- ✓ FDIC/NCUA Insured Deposits (Term) - unsecured¹
- ✓ Pledged Securities (Term or Liquid) - secured
- ✓ Federal Home Loan Bank Letters of Credit (Term or Liquid) - secured
- ✓ Reciprocal Deposit Programs (Term or Liquid) - secured
- ✓ Excess FDIC Insured Deposit Bonds (Term or Liquid) - secured

¹Unsecured funding based on the S&P rating of the financial institution and available through LGIPs or in increments under the FDIC/NCUA insured threshold.

²Usually distributed annually or bi-annually



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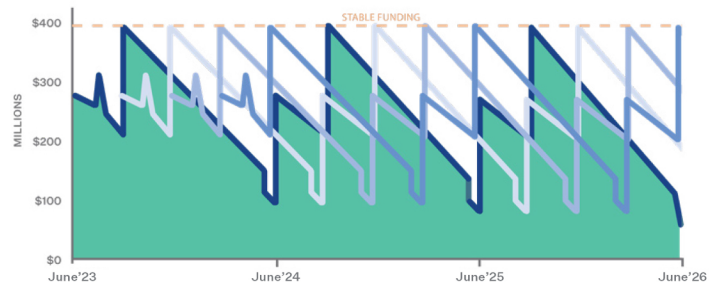
KEY ATTRIBUTES TO PTMA'S PROGRAM:

- ✓ Diversification – Large (13,000+), geographically diverse, public unit depositor client base
- ✓ Tailored Solution – Small (<\$250k) or Large (>\$250k) individual funding, FDIC insured or collateralized options, specific or ladder approach
- ✓ Compliance Friendly – Depositor base comprised of public units of deposit

- ✓ Reduce cyclical associated with a single entity or concentration of entities within footprint

A typical public unit depositor receives funds throughout the year and "spends down" to meet their liabilities, creating cyclical in their balances. By working with PTMA, cyclical can be mitigated by pursuing funding diversification among public unit depositor entities (schools, municipalities, etc.).

Total Funds Balance (excluding Capital Projects)



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