

ANOVA
FINANCIAL CORPORATION



Bank Community

Reciprocal Exchange Program

"Get a Good Night's Sleep" with multi-million dollars of excess FDIC Insurance (deposits >\$5 million require pre-approval). ANOVA's **Reciprocal Exchange Program** consists of a group of ANOVA Member banks who have formed a network to provide their existing deposit customers a means to move uninsured deposits into fully 100% FDIC insured deposits. Each participating bank offers to its customers the advantages of setting up an ANOVA Insured Deposit Account for all customer deposits over \$250,000. Uninsured deposits are then exchanged through ANOVA's account structure to other network member banks in increments of less than \$250,000 and deposited within a Master MMDA account at each member bank. In return each initiating bank receives reciprocal deposits from within the network and/or supplemental deposits from other ANOVA deposit sources on a dollar for dollar basis.

ANOVA CORE
[Insured Investment Solutions]
ANOVA FINANCIAL SECURE HIGH YIELD LIQUID FUNDS

Customer Advantages:

- **Safety** — all funds are 100% FDIC Insured. "Since 1934 when the FDIC was formed nobody has ever lost \$1 of FDIC insured funds."
- **Liquidity** - there are no associated terms, penalties, or time commitments.
- **Yield** — compelling when compared to other short term investment opportunities, rates are set monthly, and are net of all other fees.
- **Convenience** — one online Master Account & one monthly statement to manage.

To learn more about the ANOVA's **Reciprocal Exchange Program** and how you can participate visit **www.AnovaFinancial.com** or call **888.266.8293** to speak with an **Anova Financial Corporation Advisor**.

Bank Advantages:

- **Retain Existing Depositors** – through our network of participating banks.
- **Grow Deposits** - ANOVACore is a simple method to help you grow your deposit base.
- **No Bricks & Mortar** - ANOVACore gives you the ability to increase your deposits without the expense of new offices and hiring dedicated personnel.
- **Increased Geographic Reach** - ANOVACore gives you the facility to draw deposit funds from across the United States and not be limited to your immediate market(s).
- **No Fees** - Funds available at net transaction – there are no broker or other fees.
- **No Collateral** - No compensating balance requirements or collateralization of current portfolio.
- **Ease of Use** - ANOVACore affords you transaction efficiency through one master account and maintenance is as simple as adjusting the interest rate monthly.

How does it work?

The first \$250,000 of each customer's cash assets are retained in their existing account at your bank. Excess funds are then protected by FDIC insurance through your customer setting-up one single ANOVA account which is linked to multiple participating banks where the excess funds are deposited (less than \$250,000 per bank) and are 100% FDIC insured. Each bank benefits by retaining customer relationships while enhancing the safety of customer deposits, and through the ANOVA's **Reciprocal Exchange Program**, receives priority on new deposits from other participating banks and ANOVA deposit sources on a dollar for dollar basis. This becomes a win-win solution for your customers and all the participating banks.

ANOVA Financial Corporation is a nationwide financial services company providing unique secure cash management solutions with liquidity and competitive rates for cash deposits over \$250,000. All ANOVA funds are 100% FDIC insured. For community bank partners, this provides a pooled access to these wholesale deposits and a new source of funding. ANOVA has developed an innovative and more effective business method that improves the way large depositors and banks interact. The ANOVA solution works by bridging the gap between community banks and large depositors in an efficient manner and meeting the needs of both parties. ANOVA has provided a wholesale funding alternative to community banks since 2004 known as ANOVACore. ANOVACore is easy to use since all funds are maintained in one master account and there are no collateral or credit limits.

For more information—visit us on-line at www.AnovaFinancial.com or call us at **1-888-ANOVA-YES**



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