



# SAVE TIME & FIND MORE YIELD.

Save Time, Reduce Expenses and Increase Return on Your Investments  
With MBS and eConnectDirect®



**IN TODAY'S CURRENT** interest rate environment, every dollar invested counts. Many experts are predicting higher rate increases in the future, but basing investment decisions on interest rate projections can be a risky choice for public funds investors. Variables that drive the market are so complex that even market experts cannot consistently predict rate trends. Many investors have lost out on investment returns over the past 10 years while waiting for rates to increase, which is problematic for investors who are accountable for public funds.

Multi-Bank Securities, Inc. (MBS) and its proprietary online investment platform, eConnectDirect®, gives county treasurers the tools to confidently invest in any rate environment. Because eConnectDirect aggregates offerings from hundreds of broker-dealers in one location, finance officers can now quickly and easily scan the entire marketplace from their desk to find the best rates available. eConnectDirect can help you find the most suitable investment in any rate environment, allowing you to match your investment decisions to your cash flow needs and avoid the cost of waiting.

While eConnectDirect allows customers to be self-sufficient if they choose, the service also allows them to work with a licensed MBS account representative in a dynamic way – working side-by-side with you to find the best investment for your needs or answer any questions you may have.

"Multi-Bank Securities and eConnectDirect are an awesome combination," said Mike Fender, finance and budget director for Camden County. "Not having a working knowledge of online investments, Joe Michalak, our MBS rep, made it simple to understand and offered his help to get us started. Joe is always checking in with us, too. He doesn't sell you a quick product and then leave you. Not only did we double the amount of interest on our investments, but we have a simple report that structures all of our investments for the auditors."\*

eConnectDirect provides an online channel for you to easily compare, select and manage offerings within the fixed-income securities and federally insured certificate of deposit (CD) marketplace. eConnectDirect gives county officials

access to CDs, new-issue and secondary U.S. government agency bonds, U.S. Treasuries, corporates and other municipal securities, as well as the tools to monitor CD insurance coverage. There are no obligations and no subscription fees with the eConnectDirect platform.\*\*

"Sumter County loves working with MBS and eConnectDirect," said Janice Jarvis, finance director for Sumter County. "We have experienced excellent customer service and the eConnectDirect dashboard is an uncomplicated and painless investing tool."

eConnectDirect helps you target new investment opportunities with market transparency, a broad mix of asset classes and on-demand access to online statements, reports and more.

"I would recommend Multi-Bank Securities to everyone that has a limited investment policy, but is responsible for earning the best rates available," Fender said.

More than 140 counties and 415 local governments have already signed up for eConnectDirect because it helps them save time, gives them greater control over their investment portfolios and helps them

be more knowledgeable about current market pricing.

eConnectDirect and MBS offer access to the following investment products:

- CDs
- U.S. Treasuries
- U.S. agencies
- Municipal bonds
- Corporate bonds
- New-issue and secondary bonds

"With MBS and eConnectDirect, I have greater access to safe investment alternatives, which has helped me double or even triple my return over what I was able to get previously," said Don Townsend, chief financial officer and county clerk for Dade County. "This increased access and market transparency ensures I am getting the best investment option available for our constituents' funds."

Additional features of the platform include:

- CD insurance scrub
- One-step market view via maturity ladder
- Maturity alerts and other customizable notifications
- Free safekeeping/custodial solution with streamlined account access

- Access to historical financial data for banks and credit unions
  - Clear, concise management reports to share with your commissioners to highlight how your money is working for the county
- Interested?** To learn more or to schedule a webinar, contact your local MBS representative:

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\*Testimonials may not be representative of the experience of other investors and are no guarantee of future performance or success. Sources were not compensated for their testimonials.

\*\*There may be fees associated with other products/services offered by MBS.

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