



Welcome TO ALMR SERVICES

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ALMR Services is your Broker Portfolio Manager for efficient and effective financial investments. Let us take care of your Certificate of Deposit or Government Securities needs and find the best rates that are available to you. We work with high interest CDs and our high yield CDs are tactfully watched and strategized so that you get the most results out of your CD investments. Also through our various dealers, we maximize the amount of securities you will see, not limiting you to any one dealer's inventory.



THE ALMR DIFFERENCE



THE RIGHT INVESTMENTS

ALMR Services is here to find the right investment for you and because of our large client base, you can rest assure that we will get you the best rates. Our deposits base include banks, credit unions and municipalities. We provide Deposit Referral Services as well as manage and support your staff by gathering all necessary documents to satisfy requirements for your Certificate of Deposits or Government Securities accounts.

About Us

What makes ALMR stand out?

ALMR Services was founded to create a professional and cutting-edge environment for federally insured Certificates of Deposits and Government Securities to be purchased through hundreds of national, federally insured institutions and dealers. With over 25 years of experience working with financial Institutions, Andrew Bayliss conceptualized a company that would be able to efficiently handle clients needs in a safe and worry-free manner. We'll manage your investment portfolio and all necessary documentations.





Bank and Funding Information

ALMR Services customizes the perfect investment plans for you.

ALMR is here for all your CD and funding needs. We offer multiple funding choices so that you can lower your overall cost of funds when acquiring the funding you need. With more funding choices, you will expand your client base.

As your trusted broker portfolio manager, we'll contact investors that are currently in the market and increase your prospects by filtering out clients who currently have deposits with your institution. Our clients include banks, credit unions and municipalities. ALMR will market your rates and terms for you.



Being broker portfolio managers, ALMR believes it is important that institutions have the choice of the funding type and increments that they desire — that's why we offer individual deposits up to the maximum FDIC limit. We can also provide block funding that exceeds these limits with and without collateral. We work with you to find the best way to keep your cost of funds down. In addition to **Deposit Referral Services**, ALMR also offers **DTC Funding**, which reduces the need to actually move paper certificates, and **Direct Placement Funding**, which are cds directly sold to one or more professional investors.

The differences between Local Deposits vs. Deposit Referral Services

Local Deposits:

- Generally, smaller dollar amounts are used. Because of this, **your liquidity needs may not be fulfilled in a timely manner.**
- When banks are looking to grow liquidity, it is necessary for them to advertise to the core deposit market. **Advertising costs cut into profits and yield limited results for CD accounts.**
- Your staff is personally in charge of producing and handling all required CIP documents.
- There are **no guarantees** with this type of CD investment. Funds must be spent up front, and attracting deposits and meeting liquidity needs is **unnecessarily inconvenient.**

Deposit Referral Service (ALMR Services):

- With a deposit referral service like ALMR, larger dollar amounts **sufficiently handle liquidity needs.**
- Costly advertising fees are not detrimental to CD account funds. Usually the deposits received are part of a larger investment portfolio. These portfolios thrive on the need for renewal rates making them more stable than core deposits as long as your institutions still needs the funds. Forming this large deposit portfolio minimizes your cost of funds.
- **You won't need to worry about any CIP requirements;** ALMR will support your staff by gathering all necessary documents to satisfy requirements.
- **No speculation needed** – from the beginning, **all costs are shown.** Because you see all costs up front, **cost analyses are more accurate** and you'll easily be able to find the lowest cost of funds.



FDIC Due Diligence:

Processes and Information

We want to offer the best CD interest rates in a low risk environment. All ALMR subscribers are subject to a thorough review before deposit referral services. All necessary information is gathered and checked against the Office of Foreign Assets Control (OF AC List) available on the FINRA website. Necessary persons or entities found on this list will be reported to the appropriate authorities. When ALMR develops a new institutional account, a thorough background check of the institution is performed by using industry resources such as IDC, Shessonoff Rating Services, 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. Thus, all exempt customers, as defined in the USA Patriot Act, who we refer would not have to be rechecked to avoid duplicate reviews. ALMR will assist you in obtaining whatever documents your institution may require when opening any certificate of deposit accounts. ALMR does not clear funds that are referred to your institution. Please feel free to [contact us](#) for a full copy of ALMR Services' policy.

- All FDIC-member financial institutions are regulated by the FDIC and are required to comply with CIP regulations.
- Public funds: 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: Since state and federally regulated credit unions are controlled by the state they reside in or NCUA, these are required to comply with CIP regulations.

Rates

For information on the current Certificate of Deposit rates you can receive, please [contact](#) ALMR Services today. We're here to help find the best savings account rates for you.





Contact Us

Find out how ALMR can find you the best CD interest rates. Contact us today to see what our deposit referral services can do for you.

Address: ALMR Services Inc.
269 Radio Ave
Miller Place, NY 11764

Phone: (855) 999-4595

Fax: (631) 849-1711



*** = Required Field**

Your Information:

*** Name:** Mr. Ms. Mrs.
(First, MI, Last)

*** Address:**
(City, State, ZIP)

Phone: () -

Work: () -

Cell: () -

*** E-mail Address:**

Best Time to Call: Or, please respond via E-mail.]

Questions/Comments