



# Welcome TO ALMR SERVICES

## Welcome to ALMR Services!

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.





## 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.



## Investments

*The ALMR Difference*

### Our Philosophy

At ALMR Services, when it comes to being a deposit referral service and making financial investments, we believe three features stand above the rest: Safety, Liquidity and Yield. It's the focus and precision of these three things that distinguish ALMR from all other financial service companies.

**Safety:** As an investor it is important to feel comfortable with your financial decisions. That is why we specialize in CD investments as well as Government Securities investments. These investments offer you the most security and will preserve your principle and interest.

**Liquidity:** We find liquidity is the second most important aspect of your investment. This is met by laddering out your maturities from 30 days to 20 years as well as having CD and Government Securities that can be sold in the secondary market.

**Yield:** ALMR Services strives to maximize success of their clients yields. We do this through our various network of traders and dealers we work with as to not limit our resources and to maximize your yield on your investments.



### The Right Investment

At ALMR Services, we're here to find the right investment for you and we know we can get you good rates because we have a larger client base. We offer numerous types of CDs and Government Security investment options including:

- **Fixed Rate** - which offers a guaranteed rate regardless of where interest rates go.
- **Variable Rate** - usually based on either a pre-set schedule or tied to the performance of a specified market index.
- **Callable** - offered above-market rates and are usually available in up to 20-year terms.
- **DTC Eligible** - Depository Trust Eligible CDs allow the investor to sell in secondary markets and depositors to raise large denominations with less paper work.
- **Custodial** - with a Custodial CD, they are sellable in secondary market and like DTC are centralized by one clearing firm
- **Direct CDs** - CDs placed directly with the banks and are not held at any clearing firm
- **Government Securities** - are bonds, notes, and other debt instruments, which are sold by a government. These are sold to finance government borrowings.

## 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**