

Good morning. Given the backdrop of interest rates rising faster than most money market funds can keep up, rates on Treasuries and CD's are now the most competitive they've been in years. If you have any excess cash generating little to no interest, a CD may make sense for you:

#### FDIC-INSURED PREDICTABLE INCOME

THIS WEEK'S RATES:

3 MONTH CD	6 MONTH CD	9 MONTH CD	1 YEAR CD
5.50%	5.55%	5.50%	5.50%

#### FDIC-INSURED PREDICTABLE INCOME

THIS WEEK'S RATES:

1 YEAR CD	2 YEAR CD	3 YEAR CD	4 YEAR CD	5 YEAR CD
5.50%	5.35%	5.10%	4.85%	4.70%

If you would like more information on our brokerage CD's, please reach out to me at your earliest convenience. Rates as of 9/27/23.

Regards,

Tim

**See Our Latest Thoughts on the Markets:**

<https://davis.stewardpartners.com/.6.htm>

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**\*2019, 2020, 2021, 2022 Forbes Best-In-State Wealth Advisor**

<https://www.forbes.com/profile/timothy-davis>

All recognition award information can be found on Steward Partners' website at <http://www.stewardpartners.com/recoqnition.34.html>

<https://www.forbes.com/best-in-state-wealth-advisors>

CDs are insured by the FDIC, an independent agency of the U.S. Government, up to a maximum of \$250,000 (including principal and accrued interest) for all deposits held in the same insurable capacity (e.g. individual account, joint account, IRA etc.) per CD depository. Investors are responsible for monitoring the total amount held with each CD depository. All deposits at a single depository held in the same insurable capacity will be aggregated for the purposes of the applicable FDIC insurance limit, including deposits (such as bank accounts) maintained directly with the depository and CDs of the depository.

For more information visit the FDIC website at [www.fdic.gov](http://www.fdic.gov).

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE

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