

# Income Opportunities

## FDIC-Insured Brokered Certificates of Deposit

**RAYMOND JAMES®**  
& ASSOCIATES, INC.  
Member New York Stock Exchange/SIPC

**For those who are concerned with  
safety of their principal  
and  
predictable stream of cash flows**

This week's rates:

| 3 Month CD      | 6 Month CD      | 9 Month CD      | 1 year CD        |
|-----------------|-----------------|-----------------|------------------|
| <b>.50% APY</b> | <b>.70% APY</b> | <b>1.0% APY</b> | <b>1.25% APY</b> |

Annual Percentage Yields (APY) as of 03/17/2009. Rates are subject to change and availability. Minimum quantity may apply.

FDIC limits the amount insured (including principal and interest) for all deposits held in the same capacity per issuer to \$100,000 per depositor, or \$250,000 for certain retirement accounts. Additional insurance coverage may be available as we offer CDs from multiple financial institutions across the country. Funds may not be withdrawn until the maturity date or redemption date. However, these CDs are negotiable, which means that, although not obligated to do so, Raymond James and many other broker/dealers currently maintain an active secondary market at current interest rates. Market value will fluctuate and, if you wish to cash out prior to maturity, your proceeds may be more or less than the original purchase price. Holding CDs until term assures the holder of par value redemption. CDs are redeemable at par upon death of beneficial holder.

The FDIC has temporarily increased insurance coverage through December 31, 2009, to \$250,000 for deposits held in different ownership categories, including single accounts, joint accounts and trust accounts. This means that a \$250,000 CD with a maturity date after December 31, 2009, will revert to the \$100,000 limit after December 31, 2009.

**Please call for more complete information about these Negotiable CDs including charges and expenses.**