



News release.

Banker to Banker
03-11-09

ANOVA Financial Corporation is TBA's Latest Endorsed Vendor

TBA and TBA Services Company, Inc., recently announced the endorsement of Anova Financial Corporation www.anovafinancial.com which offers some timely wholesale funding products for Texas banks. With all of the talk about the economy and FDIC insurance coverage most bankers will find ANOVA's financial solutions uniquely applicable in today's banking environment.

ANOVAFUNDS offers a means to provide bankers and bank customers with a liquid and entirely FDIC insured way to spread deposits over \$250,000 and earn a higher interest rate than that of fed funds. Depositors earn a fixed deposit rate which is set on a monthly basis that is higher than most short term investments.

ANOVA employs a vast network of member banks that divides deposits into insured amounts that can be monitored by the customers in real time. This program is especially useful for large deposits from pension funds, corporations, municipal and government accounts, etc.

ANOVACORE is a wholesale funding solution that is an alternative to gathering brokered deposits or relying on the Federal Home Loan Bank as a lending source to meet loan demands. These funds are offered on a fixed monthly interest rate without broker or other fees of any sort. Another great feature is that there is no collateralization or compensating balance requirements. And again, these funds are completely liquid.

ANOVA's Reciprocal Exchange Deposit program relies on a group of banks that form a network to allow money market depositors to maintain balances up to \$5 million dollars with complete FDIC insurance coverage. The funds are spread through-out the network in increments of \$245,000 or less and are liquid. This allows banks to maintain the deposit relationship with larger customers while doing away with insurance and liquidity concerns. Deposits over \$5 million are available with prior approval.

These products offer community banks many advantages using the nationwide community banking network to facilitate transactions. They also allow banks to retain customer relationships with complete insurance coverage while avoiding all brokers or surety fees. This is a great alternative to more costly ways of securing funding.

ANOVA recently conducted a series of webinars for their product offerings and they

may be viewed at www.anovafinancial.com – click on the link “Webinars” and view the “Banks Supporting Banks” webinar.

If you need more detailed information feel free to contact Kim Winslow at 888-266-8293 or email him at kwinslow@anovafinancial.com.