



Having the capability to offer commercial borrowers interest rate swaps allows community banks to retain valuable relationships and attract new borrowers who desire long-term fixed rate loans in today's competitive interest rate environment. Interest Rate Swaps can also be a significant source of fee income for community banks.

The number of community banks using swaps and other derivatives has been growing in the last 10 years. Contributing factors for the increase in derivative hedging activity include borrower demand for longer term fixed rates, today's low rate environment, and a desire for fee income.

FNBB has partnered with BMO Capital Markets for interest rate hedging solutions. BMO's advanced technological capabilities and a strong balance sheet allow them to deliver the highest quality market risk management along with solutions for community banks.

You are invited to join us to learn more about the benefits associated with interest rate swaps during one of our upcoming webinars.

Topics

- Attracting new borrowers and retaining valuable relationships
- Becoming more competitive in your market
- Lowering the rate for your borrower
- Improving your ALM profile
- Accounting and reports provided by BMO
- Earning sustainable fee income for your bank

Dates

- Tuesday, August 25
- Thursday, August 27
- Tuesday, September 15
- Thursday, September 17

Time: 10:00 a.m CT

Duration: 1 hour presentation

Cost: Free

Who Should Attend?

The presentations are designed for your CEO, President, CFO, Chief Lending Officer, Lenders and senior staff interested in learning more about interest rate derivatives.

About BMO Capital Markets

BMO Capital Markets is FNBB's strategic partner for interest rate swaps. They are a wholly owned subsidiary of Bank of Montreal (BMO) headquartered in Montreal, Canada with offices in Chicago, Illinois. BMO Capital Markets is a registered Swap Dealer per the Dodd Frank Act and a market maker in all rate products. BMO handles all of the accounting entries of an interest rate swap for the life of the transactions. They help banks with lender training, policies and procedures.

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