

## Yvette Chong

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**From:** Peake, Sean <Sean.Peake@morganstanley.com>  
**Sent:** Thursday, November 15, 2018 10:10 AM  
**To:** Yvette Chong  
**Subject:** RE: CD Rates Updated 11/15/18  
**Attachments:** Promo\_Savings\_1018.pdf; Promo\_CD\_Rate%20Sheet%201018.pdf; NOMS\_Offerings\_20181115.pdf

Hi Yvette,

Here's the strategy with the updated CD rates.

- Place \$100,000 in the Morgan Stanley promotional 2.1% savings program. This has daily liquidity and the rate is good until 3/19/19. [Attachment 1](#).
- Place \$200,000 in the Morgan Stanley promotional 2.4% APY 6-month CD that matures in 5/2019. [Attachment 2](#).
- Place \$200,000 in either of the two CD's that mature 11/29/19 paying 2.65% [Attachment 3](#).

Let me know if you have any questions.

Regards,

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