



RELATIONSHIP BANKING

LITHOGRAPHERS &
PHOTOENGRAVERS
LOCAL 285
WELFARE FUND

OCTOBER 2018

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Meet Your Team

LEADERSHIP TEAM



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TREASURY SERVICES



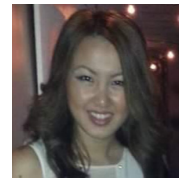
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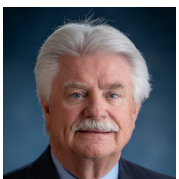


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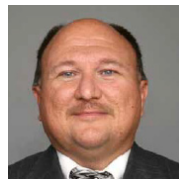


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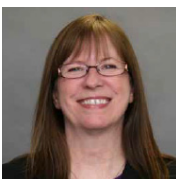
INVESTMENT AND CUSTODY SERVICES



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About Us

Founded and chartered in Kansas City, KS in 1924, Brotherhood State Bank serves the banking needs of working men and women. Now we rise to the challenge to serve the needs of the North American labor movement. At Bank of Labor, we strive to build relationships and exceed expectations. And by going the extra mile, we have a loyal clientele. In this same manner, we hope to earn your confidence and gain your business.

In 2014, Bank of Labor expanded to Washington DC, serving the AFL-CIO, the North American Building Trades Unions, Internationals, district councils, locals and labor allied organizations.

We help unions by keeping union dollars in labor's hands, keeping your money working for you – *not against you*. Bank of Labor uses deposits to finance union projects, and contribute to labor's causes while avoiding investments with corporations on labor's boycott list.

By aggregating labor's capital, we strive to be a growth engine to help unions gain market share.





Banking Products and Services

PRIMARY CHECKING — NON-INTEREST BEARING ACCOUNT

Perfect for organizations with low transaction volumes and basic online banking needs.

- Free business debit card(s)
- Online basic banking
- Mobile banking with mobile deposit
- First 200 items gratis (no fee!)
- No Monthly Fee

MONEY MARKET

Increase returns on cash balances without time and expense of moving money to third-party investment securities.

- Access your funds at anytime
- Can be tied to automatically fund from your operating account
- FDIC insured up to \$250,000 per tax identification number
- Limited to six transfers per statement cycle
- No monthly maintenance fee with a \$1,000 minimum daily balance
- Receive a tiered interest rate structure so larger balances earn a higher rate

Money Market Current Rates

\$1,000 to \$9,999.99	0.25%
\$10,000 to \$24,999.99	0.35%
\$25,000 to \$49,999.99	0.40%
\$50,000 and above	0.75%



Remote Deposit Capture

Remote Deposit Capture (RDC) is a convenient way to save time and money. This little machine makes it possible to get your money in the bank faster while in the convenience of your office. RDC allows you to maintain a single bank relationship, eliminate wire costs and time-consuming tasks associated with consolidating funds and reconciling multiple accounts.

HOW IT WORKS

- Securely submit checks using your PC and our check scanning device
- Securely transmit checks to the bank using our RDC for balancing and processing
- Reduce time spent balancing, processing, keying, and copying received checks
- Deposits may be submitted multiple times a day at your convenience
- No need to order deposit slips
- Reporting is available for retention and research
- Save time and expense associated with traveling to the bank
- Eliminate costs associated with a courier or mileage reimbursement
- Multiple locations can use the same service with no additional cost to you
- Monthly fee: \$50.00 and \$0.09 per item





Positive Pay

Check Positive Pay is an excellent tool to reduce check fraud. You provide Bank of Labor with a check issued file, the bank compares your file to only pay items you authorize. Issues, voids and exceptions are managed through the online banking module.

- Improve audit controls
- Reduce your risk of check fraud
- Quickly catch any alterations or duplicate statements
- Control the amount of time a check can remain outstanding
- Eliminate costly stop payment fees
- Keyed items monthly fee: \$10.00



Online Banking and Mobile Banking

ONLINE BANKING

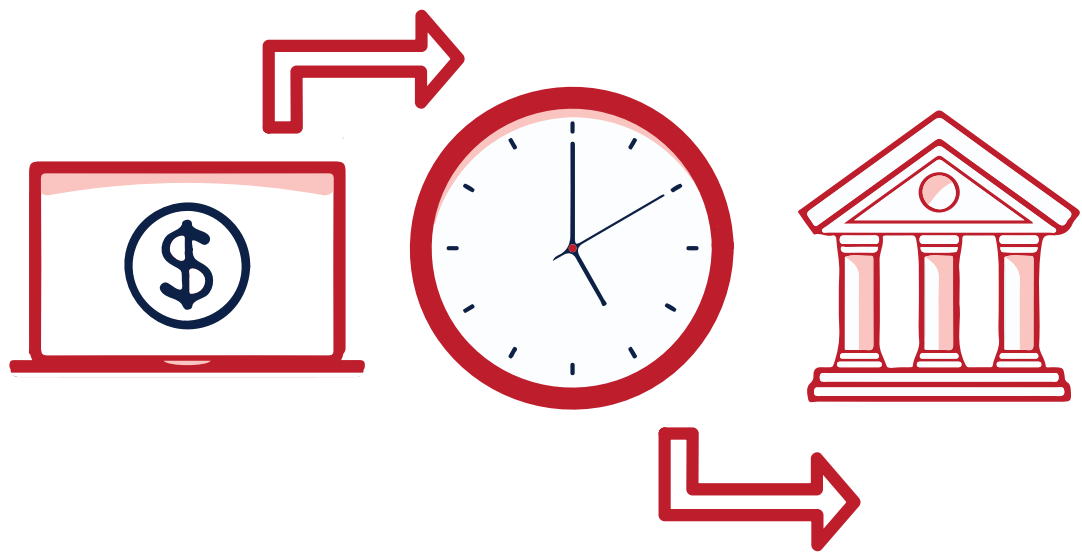
eBanking is Bank of Labor's online tool to manage your organization's finances. Our technology gives immediate access to real-time banking information. Enjoy 24/7 access to your accounts and a range of features including:

- Real-time account activity
- Internal transfers
- Loan payments or advances (with approval)
- View statements and check images
- Place stop payments
- Online bill pay service
- Access to financial management tools
- Export transactions
- Account alerts for balances, payment dates, past due dates, and custom personal reminders
- Fraud prevention controls
- Online monthly banking fee: \$20.00

MOBILE BANKING

Mobile Banking gives you 24/7 access to your accounts in the palm of your hand.

- Access your deposit and loan accounts
- Pay your bills anywhere, anytime with Bill Pay
- Transfer funds immediately to any of your Bank of Labor accounts
- Instantly deposit checks using a smartphone camera
- Supports iPhone, Android smart phones and iPad/tablets



ACH Origination

ACH electronic services automate your payments and collections from businesses or consumers, so you can better forecast and optimize your cash flow. Accounting procedures are simplified, payables are streamlined, collections are received faster and manual data entry errors lower your costs.

ACH files may be uploaded from your accounting software, entered manually or through a predefined template. Our online banking security features include dual control and out-of-band authentication, so you can customize your process to reduce potential fraud and error.

RECEIVABLES

- Save time and reduce costs associated with receiving checks
- Decrease outstanding receivables
- Control settlement timing on receivables
- Improve internal controls to prevent the opportunity for fraud or error
- ACH Origination Monthly Fee: \$35.00, \$0.10 per item

PAYABLES/DIRECT DEPOSITS

- Reduce costs associated with purchasing checks, envelopes and postage stamps
- Control the settlement timing on payables/direct deposits
- Improve internal controls preventing the potential for fraud or error



Investment Management and Custody Services

Bank of Labor's trust officers have extensive experience with asset management and operate with strict adherence to all state and federal regulations. We proudly offer customized investment products to fit your needs. Our hands-on service focuses on adding value, mitigating risk and maximizing efficiency.

NATIONAL CERTIFICATE OF DEPOSIT PROGRAM

Bank of Labor understands local union general funds often have specific banking needs. We offer ladder portfolios of high-yielding FDIC insured certificates of deposit selected from financial institutions across the U.S. to meet your investment requirements and objectives.

- Increase your return by using the leverage of millions of trust dollars under our management
- Large deposits are broken into smaller deposits and placed in other member banks to provide full FDIC insurance coverage
- Pay only one rate on CD investments (25 basis points or .0025% on overall market value of the account from previous month end)
- Choose to have your interest sent to you monthly or reinvested

SAMPLE LADDERED CD PORTFOLIO

Par Value	Name	Maturity	Market Value	Annual Income	Yield to Maturity
\$250,000.00	ABC Bank	4/15/2019	\$250,000.00	\$6,800.00	2.720%
\$250,000.00	DEF Bank	4/15/2019	\$250,000.00	\$6,750.00	2.700%
\$250,000.00	GHI Bank	10/15/2019	\$250,000.00	\$7,150.00	2.860%
\$250,000.00	JKL Bank	10/15/2019	\$250,000.00	\$7,100.00	2.840%
\$250,000.00	MNO Bank	4/15/2020	\$250,000.00	\$7,437.50	2.975%
\$250,000.00	PQR Bank	4/15/2020	\$250,000.00	\$7,375.00	2.950%
\$250,000.00	STU Bank	10/15/2020	\$250,000.00	\$7,902.50	3.161%
\$250,000.00	VWX Bank	10/15/2020	\$250,000.00	\$7,875.00	3.150%
		Account Totals	\$2,000,000.00	\$58,390.00	2.9195%
		Less 25 Basis Points (1/4th of 1%)	0.25%	\$5,000.00	
		Total Yearly Return		\$53,390.00	2.6695%

Certificate of Deposit rate represents what is available at the time of this proposal and are subject to change as market conditions change.

Fees are taken monthly at 1/12 of 25 basis points or .0025 on overall market value of the account from the previous month end.

The minimum yearly fee is \$250.00.

All CDs are FDIC insured.

Past performance may not be indicative of future results.

TAFT-HARTLEY FUNDS

Providing custody service since 1956, we have grown to over \$6 billion in assets under management and custody. For over 60 years, Bank of Labor has been a stable and reliable partner to Taft-Hartley clients.

Trust Custody Experience as of 9/30/18	
Trust and Custody Assets	\$5,963,850,000.00
Trust and Custody Clients	39
Clients Under \$100 Million	33
Clients Between \$100 Million - \$500 Million	5
Trust/Custody Clients Over \$1 Billion	2
Median Taft-Hartley Clients	22
Total of Taft-Hartley Assets	\$261,900,000.00
Percent of Revenue from Master Trust/Custody	60%

CUSTODY SERVICES*

A custodial account gives you the ability to make your own investment decisions. We understand how ever-changing regulatory and operational risks affect your assets. Providing custody services for more than 60 years, our Trust Division has an experienced team of senior professionals offering a personal approach with outstanding service, custody operational expertise and accuracy in reporting at a competitive price.

- Protect your securities against physical loss, theft, fire or neglect
- Corporate actions
- Class action filings
- Proxy services
- Detailed account statements of trades and transactions during the statement period
- Complete information for tax returns
- Prompt responses to your questions and account requirements
- Receive a personalized service to ensure your assets are well-protected

INVESTMENT MANAGEMENT*

For over 60 years, Bank of Labor has been a stable and reliable source to Taft-Hartley clients. We provide access to U.S. and global markets, securities lending and sub custodial services. Bank of Labor works directly with you, more than two dozen money managers, multiple investment consultants and class-action attorneys to ensure your interests are met.

- Sophisticated investment services, including equity and fixed income management
- Investments across stocks, bonds and alternate assets
- Solid risk management techniques
- Strong, consistent performance focused on safety and stability of principal
- Clear, complete and timely reporting
- Secure state-of-the-art technology
- Online platform with real-time account holdings, positions and statements
- Additional performance data can be customized

BONDS

We offer access to a full range of high quality tax-free and taxable fixed-income investments, including U.S. Treasury and agency obligations, asset-backed securities and corporate and municipal bonds.

EQUITIES

We can work as your equity advisor in a fully-managed approach or advisor approach. A fully-managed approach gives the bank full discretion to manage equity assets based on agreed guidelines and regular performance reviews. As an advisor, we provide advice and investment recommendations, while you control all final buy and sell decisions.

MUTUAL FUNDS

Bank of Labor takes an honest, straightforward approach to help your organization understand investment options and offer dozens of rigorously screened and high quality mutual funds from America's best-known companies. We will analyze your situation and help find the right mix of assets to match your financial goals.

ERRORS AND OMISSIONS

Bank of Labor utilizes both an internal and external audit procedure to perform risk-based audits. The audit plans are presented to the bank's Audit and Compliance Committee for annual approval. Throughout the year, the Committee monitors the plans to ensure audits and recommendations are completed on time.

An annual external audit is conducted by a CPA firm, which provides an opinion on the bank's financial statements. External auditors also review the bank's operational risk management, information security, compliance, operations and executive management teams.

Bank of Labor is a FDIC insured bank and is exempted from bonding. The bank has fiduciary liability and \$5,000,000.00 insurance coverage for employee theft and wrong-doing to protect our clients. Policies are available for review upon requests.

REFERENCES

Mr. Mario Rodriguez, Chief Investment Officer
Boilermakers National Funds
753 State Avenue, Suite 106
Kansas City, KS 66101
913-906-7660
Custody (Domestic and Global) | Banking Services | Opened in 1980

Mr. Jay Lind, Financial Secretary
Sheet Metal Workers Local 2
2902 Blue Ridge Blvd.
Kansas City, MO 64129
816-254-8021
Custody | Banking Services | Opened in 1998

Mr. Kevin King, Business Manager
Roofers Union Local 20
6321 Blue Ridge Blvd.
Raytown, MO 64133
816-313-9420
Custody | Pension Payments | Banking services | Opened in 2002



Helping the Communities in Which We Live and Work

Bank of Labor's mission of serving the labor community and strengthening our communities remains steadfast. We utilize community development loans, qualified investments and community outreach services to assist the highest need communities.

"Life's most persistent and urgent question is, what are you doing for others?"

~ Martin Luther King, Jr.

STUDENT FINANCIAL EDUCATION CURRICULUM

- Our EVERFI partnership offers financial educational to schools in the highest need communities at no cost to students, schools and taxpayers

SENIOR FRAUD PREVENTION

- With Senior Crimestoppers and CRA Partners, we provide fraud prevention tips to help seniors, supply personal lockboxes for residents and give cash rewards up to \$1,000.00 for anonymous information about suspected wrong doing

COMMUNITY SERVICES AGENCY METRO WASHINGTON COUNCIL, AFL-CIO

- CSA board member and SVP of Labor Market Development provides expertise on banking, streamlining budgets, contributions and food donations to CSA's Emergency Assistance Fund, Stamp Out Hunger, and Holiday Food Basket Project to help union families with emergency assistance to prevent eviction, hunger and utility cutoffs

FINANCIAL EDUCATION FOR UNION MEMBERS AND APPRENTICES

- Deliver the FDIC's Money Smart comprehensive financial education curriculum to help union members budget living expenses during times of irregular income
- Sponsored the North America's Building Trades Apprenticeship Readiness Program multicore craft financial education curriculum for pre-apprentices, training directors and apprentices

EMERGENCY RELIEF

- Provide donations to State AFL-CIOs during times of natural disaster to assist union families to meet everyday needs
- Contribute to the Law Enforcement Officers Relief Fund (LEORF) to send funds to law enforcement families who have been critically injured or killed in the line of duty to help finance funeral or medical expenses
- Sponsor Helmet to Hardhat veteran families during the holidays by providing clothing, school supplies, toys, and electronics

STANDING UP FOR WORKING FAMILIES

- Provide donations to locked-out and striking union members: IBB Imerys' Lockout Fund, USW ATI Strike Fund and BCTGM Crystal Sugar Strike Fund
- Supporter of the AFL-CIO's national boycott list, BCTGM Nabisco "Made in Mexico" boycott and honored APWU's Staples boycott by selling the bank's Staple Corporate Bonds
- Increased bank tellers' wages and called attention to the AFL-CIO's "Raising Wages Campaign"
- Rallied with UMWA union members for pension protection
- Charitable service with union brothers and sisters during "Day of Service" events

NATIONAL CONSUMERS LEAGUE

- NCL board member and SVP of Labor Market Development provides expertise on banking, fraud prevention, financial education and donations to the "Lifesmarts" national student consumer competition

HISPANIC OUTREACH PROGRAM

- Provide Spanish/English QuickBooks classes and financial education, financial assistance and scholarships
- Our relationship with the Kansas City office of the Mexican Consulate allows us to provide financial information to Matrícula Consular individuals

CONSUMER AND SMALL BUSINESS SERVICES

- Financing to create affordable housing projects to revitalize low and moderate-income areas
- First time home buyer education
- Book-keeping courses for small business owners



Additional Products and Services

Bank of Labor is a full-service union-owned and union represented bank with over 90 years of trusted labor banking experience. We are unique among today's financial institutions in our commitment to customized solutions, personal service and excellent customer service. We would be happy to provide detailed information on the following additional services and products.

- Interest Bearing Checking Accounts
- Savings Accounts
- Sweep Account
- Account Reconciliation
- ACH Positive Pay (ACH ALERT)
- Zero Balance Account (ZBA)
- Repurchase Agreement (REPO)
- Wire Transfers
- Business Online Payroll
- Lockbox
- Merchant Processing
- Commercial Lending and Credit Solutions

We Are a Champion for Working Families

LISTED BELOW ARE SOME OF THE CONTRIBUTIONS MADE ON BEHALF OF BANK OF LABOR

- AFL-CIO
- AFL-CIO Building Investment Trust
- AFL-CIO MLK Civil Rights Conference
- AFL-CIO "Raising Wages" Campaign
- Alabama AFL-CIO
- Alliance for Retired Americans
- American Friends of Yitzhak Rabin Center
- APWU Staples Boycott
- Asian Pacific Labor Alliance
- Atlanta & N. Georgia BCTC Dad's Day
- ATU Local 689 "100 Years" Celebration
- BCTGM American Crystal Sugar Strike Fund
- BCTGM Nabisco "Made in Mexico" Boycott
- California Labor Federation
- Chicago Federation of Labor Workforce & Community Initiative
- Chicago Regional Council of Carpenters
- Coalition of Black Trade Unionists
- DC Friends of Ireland
- Deborah Hospital Foundation
- Economic Policy Institute
- Electrical Training ALLIANCE
- Florida AFL-CIO
- Florida AFL-CIO Hurricane Relief
- Georgia AFL-CIO
- Helmets to Hardhats
- Helmets to Hardhats Toys-for-Tots
- HFIOW Convention
- IAFF Fallen Fire Fighter Fund
- IAFF Locals
- IAM Convention
- IAM Guide Dogs of America
- IBB Convention & Conferences
- IBEW Day of Service
- IBEW Ed Hill Retirement
- IBEW Locals
- IBEW Locals' JATC Scholarship
- IBEW NECA Employees Benefits Conference
- Illinois AFL-CIO
- IMPACT
- Instituto Laboral De La Raza
- Interfaith Worker Justice
- International Labor Rights Forum
- Iowa State BCTC
- Iron Workers Conferences
- Iron Workers Locals' Dads Day (Diabetes)
- Iron Workers Pinnacle Award
- IUEC Convention and Conferences
- IUEC Locals
- IUOE Convention
- IUPAT Convention
- IUPAT District Councils
- IUPAT General President's Advisory Committee
- IUPAT PATCH Foundation
- Jewish Labor Committee
- Jobs with Justice
- Kentucky AFL-CIO
- Labor 411
- Labor Council for Latin American Advancement
- Labor Heritage Foundation
- Labor Management Conference
- Laborers Community Service Agency, Phoenix, AZ
- LIUNA Charitable Foundation
- LMCI Finishing Trades Forum
- Los Angeles/Orange Counties BCTC
- Maryland State and DC AFL-CIO
- Metal Trades Department, AFL-CIO
- Metro Washington Council
- Metro Washington Council Community Services Agency "Stamp Out Hunger"
- Metropolitan Baltimore Council, AFL-CIO
- MINK Pipe Trades Conference
- Missouri AFL-CIO
- Missouri AFL-CIO Anti Right-to-Work Campaign
- Montana AFL-CIO
- NABTU
- NABTU Apprenticeship Conference
- NABTU Financial Literacy Program
- NABTU Labor of Love (Diabetes)
- National Consumers League

- National Coordinating Committee for Multi-employer Plans
- National Council of La Raza
- NCPERS
- New Jersey BCTC
- Next Up Young Workers Summit
- NOVA Labor Federation's Tribute to Labor
- NTI Electrical Training Alliance
- Ohio AFL-CIO
- Oklahoma AFL-CIO
- OPCMIA Convention
- Oregon AFL-CIO
- Oregon BCTC
- Pennsylvania AFL-CIO
- Pennsylvania BCTC
- Pipe Trades Training & Technical Conference
- Pride @ Work Convention
- Professional Fire Fighters of Oklahoma
- Roofers Convention
- SMART Convention and Conferences
- State BCTC of California
- Teamsters Assistance Program
- Teamsters Locals' Scholarship Fund
- Tennessee AFL-CIO
- Texas AFL-CIO
- Texas Workers Relief Fund
- UA Bill Hite Retirement Dinner
- UA Tripartite Conference
- UFCW Locals' Shoot for a Cure
- ULLICO
- UMWA Pension Protection Rally
- Union Insurance Group
- Union Label & Services Trades Department AFL-CIO
- Union Plus
- Union Sportsmen's Alliance
- USW ATI Strike Fund
- Virginia AFL-CIO
- Virginia State BCTC
- Washington BCTC
- Women Building the Nation
- Working Families Friend