

SBLOC: Fed Rate Cuts Offer Timely Opportunity for Client Liquidity Needs

Initiation of Fed Rate Cuts May Be Good Timing for Client Engagement on Potential Liquidity Needs

by Jeff Holmes, Director of Consumer Lending & Advisor Banking

With the recent initiation of Fed rate cuts, now might be a good time for discussions with clients about establishing a Securities-Backed Credit Line (SBLOC), a no-fee, variable rate product with total flexibility on borrowing and repayment.

An SBLOC conversation could lead to a broader and deeper client relationship, and provide a valuable option when short-term liquidity needs might otherwise disrupt a carefully planned investment strategy.

With a couple of clicks on the Liberty Portal, advisors can see the borrowing power and interest rate for any qualified client prior to initiating an application.

SBLOCs are currently available for taxable individual and joint accounts over \$150,000, and Trust accounts will be eligible in the next few months.

See Quick Links to the [SBLOC Liberty User Guide](#) and [FAQs](#).

Questions? Please reach out to our Premier Banking and Lending Solutions team at 877-887-3030 for more information, or contact Jeff Holmes directly at jeffery.holmes@axosbank.com | 847-609-1415

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