



Monthly Newsletter



**LINEWEAVER**  
*Wealth Advisors, LLC*

Experience you want, answers you need<sup>SM</sup>  
since 1993

## Article

### Update on the Current State of the Banking Industry

In March, several large U.S. banks with exposure to cryptocurrencies and technology start-ups collapsed, including Silvergate Bank (SI), Silicon Valley Bank (SVB) and Signature Bank of New York (SBNY).

These and other banks experienced a surge in deposits from a combination of pandemic-era stimulus and the rise in cryptocurrency interest and cash inflows to technology start-ups from a hot IPO market in 2020 and 2021.



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CERTIFICATE OF DEPOSIT  
**4.75%**<sup>1</sup>

12-MONTH  
BOND  
**4.90%**<sup>1</sup>



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## Financial Quarterback

### Financial Quarterback - Stump the Quarterback Home Addition

On this edition of Stump the Quarterback, Financial Quarterback Jim Lineweaver, CFP®, AIF® is joined by Fox New Day Cleveland's David Moss to discuss a scenario where a client wanted to pay for a home addition but didn't know what approach to take.



Watch Now

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## STUMP THE QUARTERBACK

If you have questions about your

# CAN YOU STUMP THE QUARTERBACK?

SUBMIT YOUR TOUGH  
FINANCIAL QUESTIONS TO  
JIM LINEWEAVER, CFP®, AIF®

CLICK HERE



finances - how you can help maximize your retirement, minimize your taxes, and everything in between, you can ask! Tune into The Financial Quarterback with Jim Lineweaver on Sundays at 9:57 a.m. on Fox to see if your question is highlighted in the episode.



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1. Rates based on market pricing as of December 29, 2022. Subject to change. Subject to availability at time of purchase. CD rates based on FDIC brokered CDs. Bond rates based on investment-grade corporate bonds. Average minimum deposit of \$5,000 per product. Fees will reduce account earnings. A penalty may be imposed for early withdrawal. Lineweaver Wealth Advisors may impose a minimum account balance for new and existing accounts.

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