

Payment Solutions

Liquidity Solutions

Card Solutions

Investment Solutions

Imaging Solutions

Business Service Solutions

Strategic Alliances

Peace of Mind

Infinite Solution Possibilities

Corporate One understands that not all credit unions are the same. Credit unions, small or large, can choose from our vast array of offerings for infinite solution possibilities, giving your credit union everything you need to increase revenue, reduce expenses and boost membership. **Expand and strengthen your credit union by leveraging the power of Corporate One.**

All figures as of November 2011
(unaudited) financials.



The Corporate One Difference

What's the difference between Corporate One and other corporate credit union providers? **Plenty!**

No loss of membership capital shares

Corporate One has the most reserves and undivided earnings (RUDE) of all the corporates (\$37.4M). And, as a result, we are only one of a handful of corporates that can say we have not lost a single dollar of our members' capital investment with us.

Solid capital position

According to our last financial statements, November 2011 (unaudited) financials, Corporate One had total capital of \$264.1M.

Strong earnings

Corporate One's history of strong earnings plays a more important role than ever in our future. In the recent update to the NCUA's Reg. 704, one of the main earnings requirements is that within 36 months after the rule is posted in the *Federal Register*, corporates must maintain a ratio of retained earnings / daily average net assets (DANA) of 45 basis points. Corporate One is able to meet the earnings requirement on day one, as our current retained earnings ratio is 1.21%.

Sound efficiency ratios

Corporate One maintains one of the strongest efficiency (or coverage) ratios of any corporate. On average, we cover most expenses through fee income, which does not include net interest income on investments. This is important because as proposed regulations may lessen our earning ability on investments, we are not reliant on them to cover expenses and can do so through alternative income sources.

Competitive pricing

While Corporate One maintains a high coverage ratio for expenses through fee income, we accomplished this through efficiencies and aggregation - our fees are very competitive.

Diverse membership

Corporate One has a diverse membership, both geographically and in asset size. We have members in 38 states. And, of our more than 776 members, 7 of the top 50 credit unions are members, and 70% of our members have assets below \$75 million. We've added 58 new members since the start of 2011.

Comprehensive offerings

Corporate One is a full-service corporate, offering all investments permissible to credit unions by the NCUA, and a full menu of correspondent solutions, including comprehensive debit and credit card programs.

Innovative

Corporate One is a proven innovator among our corporate peers, developing the SimpliCD program, now owned by all corporates, and Alliance One®, a low-cost ATM selective surcharge group for the nation's credit unions.

Peace of Mind

With experienced, accredited and licensed personnel, a sound financial position, and a strong business model further strengthened by successful products and services, **Corporate One is where credit unions belong.**

