Payment Solutions
Liquidity Solutions
Card Solutions
Investment Solutions
Imaging Solutions
Business Service Solutions
Strategic Alliances
Peace of Mind

Corporate One Vital Statistics

May 2014

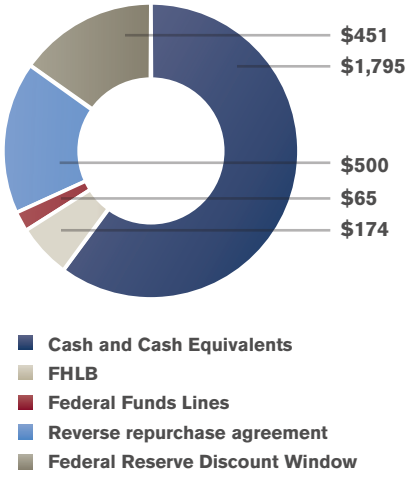
Selected Financials

Dollar amounts in thousands

	As of and for the five months ended May 31, 2014	May 31, 2013
Net Income	$ 3,870	$ 3,923
Net Interest Income	$ 10,696	$ 7,838
Reserves and Undivided Earnings (RUDE)	$ 48,878	$ 43,483
Regulatory Capital, Net of Amortization	$ 285,459	$ 303,521
Daily Average Net Assets (12 mos. rolling)	$ 3,750,847	$ 4,346,733
Permanent Leverage Ratio	6.94%	5.87%
Return on Average Assets (12 mos. rolling)	0.12%	0.13%

Liquidity Sources

Dollar amounts in millions



The ability to meet our members' liquidity needs is of critical importance. To ensure our ability to meet those needs, we hold various sources of liquidity and test the reliability of those sources on a regular basis. As of May 31, 2014, Corporate One had approximately $3.0 billion in potential liquidity, with $1.8 billion in cash and cash equivalents. Should we need to borrow to generate liquidity, we have diversified sources of funds available. These sources include the Federal Home Loan Bank of Cincinnati (FHLB), federal funds lines with various financial institutions, a reverse repurchase agreement, and the access to the Federal Reserve Discount Window.

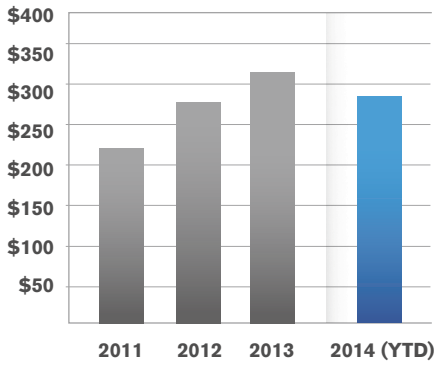
Capital Position

Our current regulatory capital is **$285 million** as of May 31, 2014. Corporate One meets the permanent leverage ratio at **6.94%**, based on regulations that became effective Oct. 21, 2013.

Our Reserves and Undivided Earnings (RUDE) remain positive at **$48.8 million**.

Note: The decrease in our regulatory capital from 2013 is primarily due to the amortization of our PIC, MCS and NCA accounts. NCUA Rules and Regulations require the amortization of these accounts from our regulatory capital prior to their maturity.

Regulatory capital over time
Dollar amounts in millions



Membership

- ★ 905 members in 42 U.S. states
- ★ Relationships with nearly 1,600 financial institutions in 48 U.S. states and territories*

Key Indicators

- ★ Corporate One serves credit unions of all sizes. 10 of the top 50 credit unions in asset size are members of Corporate One, and nearly 70% of our members have assets below $75 million.***
- ★ $5.87 billion in assets under management (including SimpliCD and securities outstanding)**
- ★ Our experienced investments professionals hold Series 7, 24 and 63 licenses.

*As of 5/31/14. Relationships include members, Alliance One participants, and SimpliCD, securities, eDOC, VSoft, and securities safekeeping CIF clients.

**As of 5/31/14

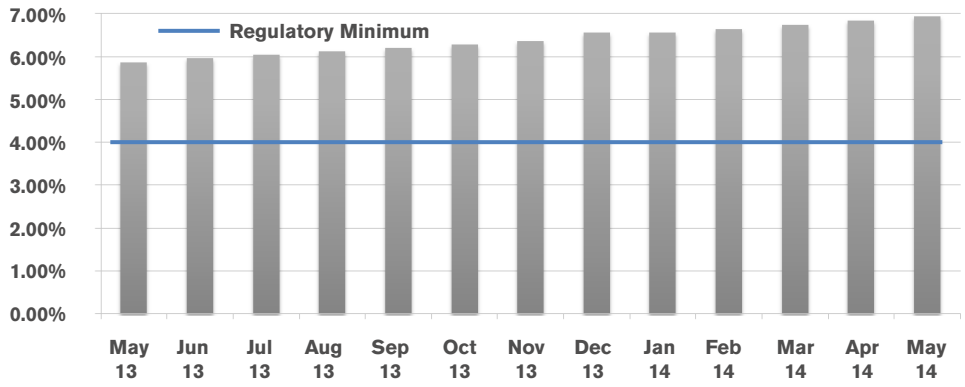
***NCUA 5310 reports, 6/13

CorporateOne
FEDERAL CREDIT UNION

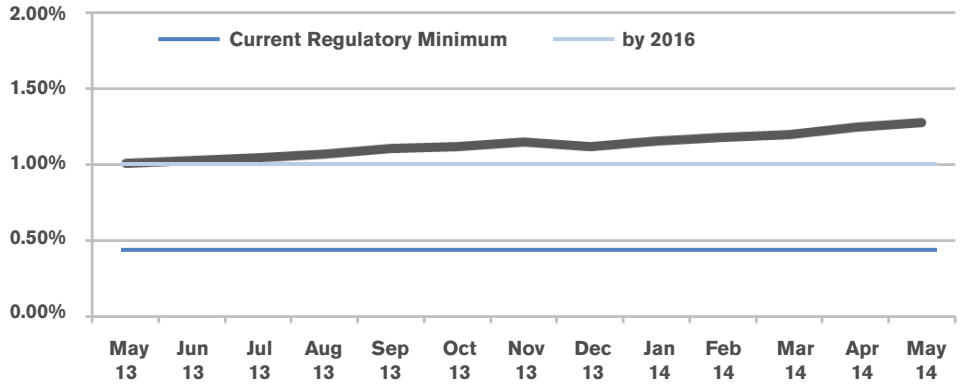
Key Services

- ★ Through an affiliation with Multi-Bank Securities, Inc. (Multi-Bank), we manage securities accounts for more than 250 credit unions.
- ★ We developed the SimpliCD program, now marketed by corporates nationwide. As one of the largest co-brokers of SimpliCD in the nation, we manage approximately $670 million in SimpliCD for 500+ credit unions.
- ★ Corporate One is a full-service corporate offering correspondent services including share draft imaging, deposit capture and image database services, electronic payment solutions, and Alliance One, the national selective surcharge ATM group.

Permanent Leverage Ratio



Rude Ratio



Strategic Alliances

MBS Multi-Bank Securities, Inc. FINRA, SIPC, MSRB

STAR

Federated

LOCKTON

SallieMae

PSCU Forward.

SimpliCD

Alliance One

CorporateOne FEDERAL CREDIT UNION