



CORPORATE ONE 2022 YEAR-IN-REVIEW

Membership

350

MEMBERS
WITH ASSETS
BELOW \$75M

176

MEMBERS
WITH ASSETS BETWEEN
\$75M AND \$250M

208

MEMBERS
WITH ASSETS
ABOVE \$250M

28,447,895

NATURAL-PERSON MEMBERS
SERVED TOGETHER WITH OUR
MEMBER CREDIT UNIONS

734

MEMBERS LOCATED IN 44
STATES, INCLUDING PUERTO
RICO AND WASHINGTON, D.C.

Through sound financial management, innovative and dependable solution offerings, and excellent member service, Corporate One remains committed to helping our members provide value to their respective memberships and to strengthening credit unions within the larger financial industry.



Finances at a Glance (as of Dec. 31, 2022)

\$72.2M

IN NET INCOME

\$489.1M

IN TOTAL REGULATORY CAPITAL

\$6.028B

IN AVERAGE ASSETS

\$8.08B

IN ASSETS UNDER
MANAGEMENT

As a proud member of an industry committed to service and community citizenship, we wholeheartedly support opportunities to step up and give back.

In 2022, Corporate One contributed more than \$452,200 in donations and sponsorships to our credit union members and industry partners, including a significant donation to support credit union disaster recovery efforts resulting from Hurricane Ian.

Honors

- + ePayResources 2022 Innovation in Payments Award

Highlights

- + Strong financial performance in 2022 allowed us to pay more than \$5.6 million in Perpetual Contributed Capital (PCC) dividends to PCC holders, which is our highest level to date.
- + We welcomed 28 new members, added more than 100 new and dormant investment accounts, and helped our credit union members invest \$608 million in securities.
- + Approximately 42% of our Associate and Partner members use three or more solutions from Corporate One.
- + We assisted credit unions with issuing \$453 million in SimpliCD, which was a 280% increase over 2021.
- + Our ongoing focus on immediate payments in 2022 was evident through the following:
 - + We piloted four credit unions on our new payments solution: CU Corporate Payments on the RTP® network.
 - + Our first natural person credit union with Corporate One as their third-party service provider went live on the RTP network.
 - + 100% of our members on the RTP network (and not self funding) use Corporate One as their funding agent.
 - + We are poised to offer a new settlement solution for the Federal Reserve's new instant payments rail: the FedNowSM Service.
- + We improved our members' experiences with enhanced digital functionality to make it easier for them to do business with us by re-imagining and launching a new and improved member account management system, which we now call Member\$MART+.
- + As we pushed forward our immediate payments strategies, especially our goals to provide robust education and leadership to members and the credit union industry overall, we reached nearly 1,000 credit union professionals in 2022 thanks to the following opportunities:
 - + We presented at 11 industry conferences/conventions.
 - + We held six RTP Forums in Florida, Indiana, and Ohio.
 - + We conducted a three-part RTP webinar series.
 - + We attended eight industry events and featured immediate payments.
- + Our Member Experience Team supported members through more than 58,500 engagements last year, which is an all-time high.

Our CUSOs

2022 Successes



ACCOLADE INVESTMENT ADVISORY *Making ALM easy and providing unbiased investment advice*

67 credit unions are now using Accolade's digital solution that estimates a credit union's reserve under the current expected credit loss (CECL) methodology.

www.accoladeadvisory.com



LUCRO COMMERCIAL SOLUTIONS *Digitizing member business lending for portfolio growth*

17 new partners were welcomed to the Digital Business Lending Center along with seven traditional partners.

www.lucro.org

Our annual report can be found at www.corporateone.coop.