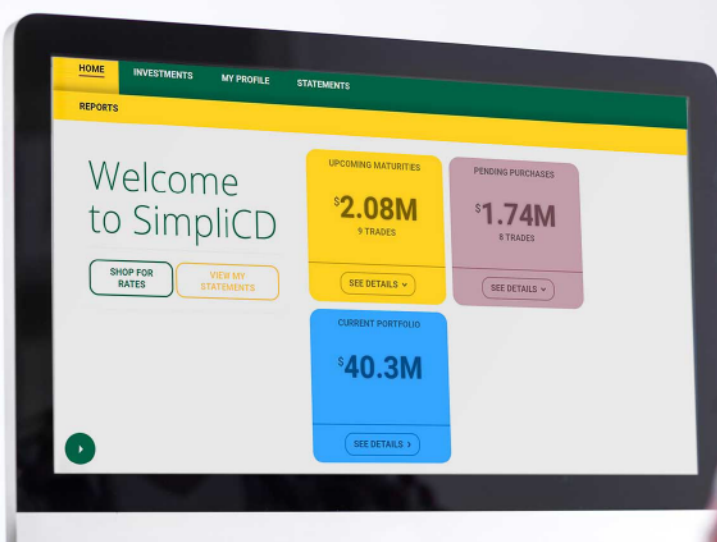


# SIMPLICD

# INVESTING



SimpliCD is a certificate of deposit program that enables credit unions to easily invest substantial funds in federally insured CDs or to generate liquidity quickly by issuing CDs to a nationwide market of potential investors. This turnkey program combines CD investing and issuing with the advantages of competitive rates and consolidated reporting. SimpliCD is owned and operated by Primary Financial Company LLC, a credit union service organization owned jointly by corporate credit unions nationwide.

## BENEFITS

- + No more phone calls to multiple issuers to find competitive rates
- + No more multiple wire transfers to invest in multiple CDs
- + Flexible terms and amounts that fit into your investment strategy
- + Free third-party performance reviews on issuers that help you make more informed decisions
- + Settlement with no transaction fees
- + Consolidated monthly reports for easier accounting and auditing
- + The security of investing with federally insured institutions

## FEATURES

- + A one-stop shopping platform for investing and issuing insured deposits
- + Work with an investment representative or invest yourself online
- + Visibility to the CDs that are specifically available to your credit union

## How Does it Work?

Each day, SimpliCD searches its nationwide network of issuers for the best rates on federally insured jumbo CDs. You can invest in insured deposits ranging from \$50,000 to \$248,000, with terms ranging from one month to ten years. A detailed tracking system ensures that we place no more than \$248,000 of your principal in any single financial institution within the SimpliCD program. SimpliCD purchases the CDs in a custodial capacity on your behalf, passing all federal insurance benefits through to you. You remain the legal owner of the CDs. SimpliCD tracks, monitors and collect all of your earnings. You'll receive a single consolidated monthly interest payment for all of your SimpliCD investments. Finally, in addition to your daily transaction statements, SimpliCD provides you with one monthly statement that details your entire SimpliCD portfolio.

## GET STARTED

800/366-2677

[investments@corporateone.coop](mailto:investments@corporateone.coop)

CorporateOne

## INSTITUTIONAL INVESTOR PROGRAM

The Institutional Investor Program expands credit union investment offerings without a substantial investment of time or resources. Credit unions can gain market share from their institutional members in a way that wasn't possible before this solution was available.

Most credit union institutional members – unions, public funds, trusts, hospitals, foundations, churches, corporations – may be depositing funds in CDs with area banks, savings and loans, or other brokerage firms in order to maintain their insurance requirements and to diversify their investment portfolio. Through SimpliCD's Institutional Investor Program, Corporate One can allow your institutional members to invest in SimpliCD through your credit union, offering your institutional members a convenient way to diversify funds, saving them time and energy.

## BENEFITS

- + **Safety** – SimpliCD only uses issuers offering FDIC or NCUSIF insurance. Also, as a CUSO, Primary Financial regularly provides the NCUA access to its books and records and is audited annually by an independent accounting firm
- + **Flexibility** - Terms from 30 days to 5 years are available and your member can set the issuer criteria, such as Veribanc ratings and geographic locations
- + **Convenience** – Purchases take only one phone call to Corporate One's investment department. Once the order is received Corporate One and Primary Financial take care of the rest. From placing funds with CD issuers and providing confirmation statements accompanied with performance reviews, to providing consolidated interest payments, your institutional members will save tons of time.
- + **Performance** – Rates come from a competitive pool of nationwide issuers and are quoted "net to you" with no extra fees or charges

## HOW DOES IT WORK?

Your credit union receives SimpliCD rates for institutional investors each morning via e-mail. If a purchase is desired, your member may contact the designated representative(s) at your credit union or Corporate One. Once the purchase is made, a confirmation and performance review(s) of the CD issuers will be sent to your member and your credit union will be sent a transaction summary showing all of your member's activity. Also, at the end of the month, you'll receive a statement summarizing your member's holdings, transactions and interest income.

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