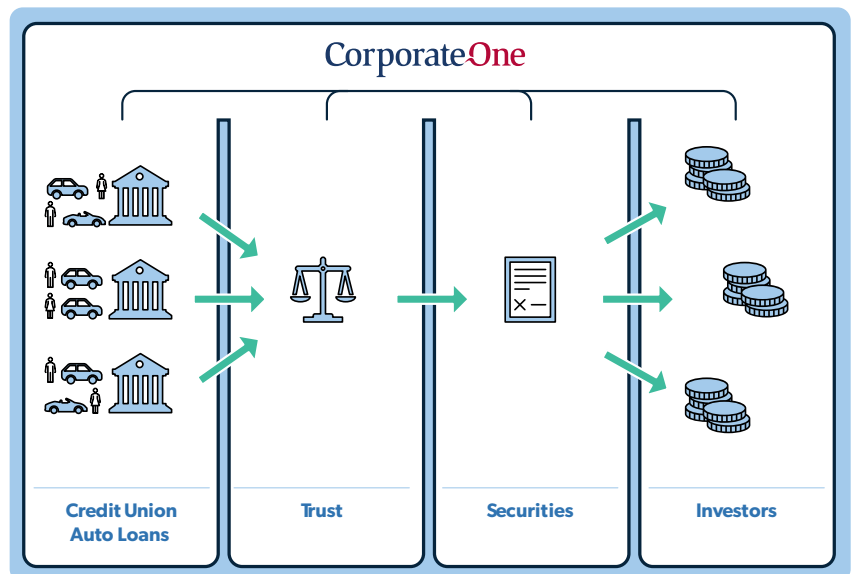


MULTI-SELLER PRIME AUTO SECURITIZATION PROGRAM

Transform your auto loan portfolio into a powerful source of liquidity while enhancing your balance sheet. Auto loan securitization empowers your credit union to convert loan portfolios into cash—enhancing liquidity, managing risk, and creating new growth opportunities. Traditionally, only the largest institutions have been able to tap into these benefits. Now, with our Multi-Seller Prime Auto Securitization Program, we're leveling the playing field. Our program enables more credit unions to access the capital markets efficiently and affordably. By pooling assets with other institutions, participants benefit from economies of scale—without the high costs or administrative burden. We act as your single point of contact, managing the complexities of working with rating agencies, trustees, and underwriters. This streamlined approach simplifies the securitization process, making it more accessible, cost-effective, and scalable for a wider range of credit unions.

How Does it Work?

We assess the auto loan portfolio of your credit union, along with those of other participating institutions, to develop a proposed deal structure. Once your credit union approves the structure, we coordinate with rating agencies, trustees, and underwriters to bring the deal to market. The loans are then transferred to a trust, your credit union receives cash proceeds, and continues to service the member relationships.



MULTI-SELLER PRIME AUTO SECURITIZATION PROGRAM

ENHANCED LIQUIDITY

- + Escape the constraints of conventional member deposits and borrowings.
- + Access a diverse and dependable liquidity source through the capital market, strengthening financial stability.
- + A smaller loan pool for each participant facilitates more consistent issuance and improves execution.
- + Support increased member lending while enhancing your institution's financial agility. This allows your credit union to compete more effectively in the auto-loan market without being hindered by funding constraints.

RISK

- + Transfer the majority of credit risk to investors, effectively diversifying and mitigating risk. This strategy, often employed by larger institutions, helps your credit union manage and reduce the risk in its loan portfolios.
- + Align with FFIEC/NCUA guidance to strengthen your liquidity strategy and operational stability.
- + Use a flexible balance sheet management tool to improve financial ratios, such as increasing cash, paying off borrowings, rebalancing loan concentrations, or increasing fee income.

FEATURES

- + Credit union retains loan servicing and earns 1%
- + Cooperative model reduces administrative costs
- + Each securitization offering facilitated by Corporate One
- + Capital market access

GET STARTED

800/366-2677

investments@corporateone.coop

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