

Payment Solutions

Liquidity Solutions

Cash Management Solutions

Investment Solutions

Mobile/Digital Solutions

Business Service Solutions

Strategic Alliances

SimpliCD

Value Proposition

SimpliCD (“simplicity”) 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. Best of all, the benefits of SimpliCD can also be passed along to credit union institutional members through the Institutional Investor program. And once you start doing business with Corporate One, you’ll also have access to The One Account, our ultimate cash management solution, where you can easily review your accounts, transfer funds, and monitor activity.

Investing

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
- ★ Single transaction settlement with no transaction fees
- ★ Consolidated monthly reports for easier accounting and auditing
- ★ The security of investing with federally insured institutions

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 five 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.

Issuing

Benefits

- ★ A centralized way to raise funds and generate liquidity through federally insured CDs
- ★ Access to a nationwide market of institutional investors
- ★ A competitive alternative to other funding methods such as Federal Home Loan Bank advances, financial institution borrowing, brokers and subscription rate services
- ★ Assistance in developing the terms of issuance

Benefits (continued)

Getting Started

To start raising funds in a simpler way, contact your investment representative or call us at 800/366-2677 or visit www.epfc.com.



SimpliCD

- ★ The ability to pool investors into one CD, saving you time and money
- ★ You open one account, send one monthly interest payment and make one phone call to us. We make just one wire transfer to you. It's that simple.
- ★ The ability to issue certificates in amounts and terms that can be tailored to suit your asset/liability needs
- ★ Free market analysis. No longer will you have to pay to see what others are showing to attract funds in the national market. We shop the market for you
- ★ No direct expense for issuing

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 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
- ★ **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.
- ★ **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
- ★ **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.

The One Account

Our easy, competitive, integrated cash management solution has convenient overnight investment options, paying very competitive rates. With The One Account, you'll have access to a full suite of cash management tools, such as Member\$SMART, our web-based account management system, making Corporate One the only place you'll need or want for effective cash management.