

Payment Solutions

Liquidity Solutions

Cash Management Solutions

Investment Solutions

Mobile/Digital Solutions

Business Service Solutions

Strategic Alliances

Term Deposits

Value Proposition

Corporate One's term deposits allow credit unions with excess funds to take advantage of competitive, NCUA insured investments for an intermediate period of time, such as one or two years. Along with this offering, your credit union can benefit from our ultimate cash management solution, The One Account.

Benefits

- ★ Excellent rates of return that increase your overall investment portfolio yield
- ★ The convenience that comes from dividend and principal payments deposited directly into your interest-bearing daily share account, eliminating the need to wait for checks or payment transfers
- ★ Excellent source of collateral for borrowing from Corporate One
- ★ No FAS 115 classification means less accounting
- ★ The convenience and security of investing with Corporate One

Features

- ★ Each certificate carries an identification number
- ★ The certificates are offered in amounts of \$100,000 or greater, subject to availability
- ★ Dividends are paid monthly. The certificates will pay on an actual/365-day basis, and dividends are automatically credited to your interest-bearing daily share account

Restrictions

- ★ Corporate One's certificates are neither negotiable nor assignable
- ★ For early withdrawals, a market-based penalty will be assessed to cover the estimated replacement cost of the certificate redeemed

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.

Getting Started

Getting started is easy. Just contact your investment representative or call us at 800/366-2677.