

Funding Solutions

Credit unions that are strategically managed consider and employ various funding sources to meet members' loan demands, fund existing assets, and mitigate risk. Our suite of funding solutions provides member and non-member credit unions with access to short and long-term funding options from both inside and outside of the credit union industry. Through Corporate One's consultative approach, we can assist with expanding and strengthening your liquidity position.

★ **Advised Credit Line**

Advised lines of credit cover settlement activity and other short-term borrowing needs and are offered to both Partner and Associate members.

★ **Committed Credit Line**

Committed lines of credit significantly reduce liquidity risk by ensuring funding is available on demand. This funding solution provides a hedge against large depositor risk or adverse liquidity scenarios. This line of credit is available for a fee and stands ready to be funded on demand with liquidity available before any other funding option.

★ **Warehouse Credit Line**

Warehouse lines of credit are primarily suited for credit union service organizations (CUSOs) that provide funding for mortgage loans or other types of loans that are held with a third party custodian for a short period of time prior to liquidating the loans in the secondary market.

★ **Term Funding**

Fixed- or variable-rate loan offerings are used to fund longer-term assets, hedge interest rate risk or preserve cash for settlement purposes. Loan terms are customized to suit the individual borrower's needs and could include bullet maturities, amortizing advances with various interest rate and prepayment options. Term loans could be used to bridge liquidity gaps or match fund specific pools of assets.

★ **Non-Member Deposit Issuance**

SimpliCD provides an easy, hassle-free option for credit unions to raise small or large blocks of liquidity quickly from other credit unions. SimpliCD offers a nationwide network of credit union investors but provides a single channel to service one non-member account. Non-member deposits can be issued at various terms and at competitive rates.

★ **Public Fund Deposits**

Public fund deposits offer deposit diversification and are stable funding sources for credit unions. Public fund deposits can help satisfy a credit union's short- or long-term or small- or large-block needs. This option brings liquidity from a source outside the credit union market space to credit unions across the nation. Available to all federally insured credit unions, public fund deposit services are offered to members and non-members.

★ **Investment Brokerage**

Investment brokerage services can assist credit unions with converting investments to cash. When liquidating "available for sale" securities in the secondary market, it is required to obtain two bids for a position per NCUA Regulation 703.11(a). Obtaining multiple bids could unlock substantial value and increase negotiating power with brokers. Thus, adding another broker relationship could prove very beneficial when implementing this strategy.

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Peace Of Mind

With experienced, accredited and licensed personnel, a sound financial position, and a strong business model further strengthened by successful products and services, **Corporate One is where America's credit unions belong.**





★ **Loan Participation Services**

Loan participations allow credit unions to convert loans to cash and mitigate credit and interest rate risk all while retaining the member relationship. Corporate One assists select credit unions with loan participation services through a partnership with the leading online loan participation platform serving the credit union market nationwide. The loan participation market offers a large, growing outlet to assist credit unions with balance-sheet management.

★ **Emergency Liquidity**

Emergency liquidity, or a federal contingent liquidity source, is required for select credit unions per NCUA Regulation 741.12 and is a best practice for many other credit unions. Corporate One facilitates access to both the Central Liquidity Facility (CLF) and the Federal Reserve Bank Discount Window. Corporate One can serve as your correspondent to the Discount Window, which negates the requirement to establish and monitor an account directly with the Federal Reserve Bank. As your correspondent with the CLF, Corporate One assists with all aspects, from membership to loan servicing.

