

SimpliCD is owned and operated by Primary Financial Company LLC, a credit union service organization owned jointly by corporate credit unions nationwide.

SimpliCD Issuance complements or provides a competitive alternative to FHLB advances and other funding alternatives and is an effective solution for credit unions looking to add a secondary liquidity source.

It's quick. It's easy. It's SimpliCD.

Benefits of issuing through SimpliCD include:

- No subscription, broker, or transaction fees
- A centralized way to raise funds and generate liquidity
- Access to the largest network of credit union investors nationwide
- The ability to aggregate investors into one certificate of deposit
- The safety of working with a credit union owned entity
- As easy as opening any other customer account

Please inquire about current rates.

SimpliCD Issuance

Share Certificate Program

Third Quarter 2020 – By the Numbers

\$3.9 billion	Total credit union issuance outstandings.
1,514	Number of credit unions that have issuance agreements in place, prepared to issue share certs, should the need arise.
\$216 million	Total outstandings for SimpliCD's largest share certificate issuer.
330	Number of credit unions that currently have share certificate issuance balances through SimpliCD.

Generate Liquidity Quickly and Easily with SimpliCD.

Nearly 70% of the nation's credit unions have an investing relationship with SimpliCD. With one phone call, your credit union can issue up to \$50 million or more in share certificates in a single transaction to our network of more than 3,500 credit union investors across the country.



For more information on issuing share certificates through SimpliCD, please contact your corporate credit union, or you may call 800-639-0339, or email SimpliCD-Trading@epfc.com. You may also visit our website at www.epfc.com.