



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 and 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.

BENEFITS

- + Potential access to 3,200 public entities, including school districts and municipalities
- + Multiple, fixed-term options where you select the amount, rate and term
- + The ability to expand your deposit base without disrupting or cannibalizing existing deposits
- + Deposit diversification
- + Reduced seasonality
- + Proactive funding
- + A cost-effective liquidity solution with no direct expenses
- + Operationally efficient
- + Ongoing flexibility
- + Peace of mind from working with a trusted partner with a core mission of providing liquidity to the credit union industry

How Does it Work?

Through an exclusive direct relationship, many credit unions can access multiple, fixed-term deposit options where you select the amount, rate and term. Each account is opened in the name and tax ID of the depositor. The depositor base consists of municipalities, schools, libraries, water and park districts, most commonly known as political subdivisions. These political subdivisions receive the funding for their investments through county sales and property taxes, user fees and state and federal sources.

GET STARTED

800/366-2677

investments@corporateone.coop

FEATURES

- + Two program options:
 - **Term deposit program:** Laddered or specific, large and small block, using collateralized or non-collateralized options
 - **Liquid deposit account program:** Large and small block, using collateralized or non-collateralized options
- + Large block options within the Term Deposit or the Liquid Deposit Account Programs include:
 - Custodial Program that allows large block deposits under \$250,000 without pledging collateral.
 - Collateralized Deposit Program for deposits greater than \$250,000 that require a security pledge on an individual or program basis and/or a Public Unit of Deposit Letter of Credit.