



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 & Term Funding

Advised lines of credit cover settlement activity and other short-term borrowing needs and are offered to both Partner and Associate members. 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 and amortizing advances with various interest rate and prepayment options.

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.

LEARN MORE

Contact one of our Senior Investment Services Representatives at investments@corporateone.coop.

Non-Member Deposit Issuance

SimpliCD issuance provides an easy, hassle-free option for credit unions to raise liquidity quickly from a nationwide network of credit union investors. Investors are pooled into one CD and Corporate One facilitates settlement and servicing, which eliminates the need to track and pay interest to each investor. CDs can be issued at various terms and at very competitive rates.

Multi-Bank Securities, Inc. (MBS) offers an array of funding solutions for credit unions, including issuance of DTC-eligible share certificates. MBS has a 22-year history of underwriting, funding and settling deposits in the DTC marketplace. MBS's unique account base of credit unions and public funds entities delivers an established and diverse pool of liquidity to fund non-member deposits.

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.

Securities Sales

Securities sales 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.

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 to obtaining loan advances.

Our suite of solutions offers both members and non-members access to multiple types of funding options from both inside and outside of the credit union industry.

SOLUTION	PARTNERS	ASSOCIATES	NON-MEMBERS
Advised Credit Line	✓	✓	
Committed Credit Line	✓		
Letter of Credit	✓		
Term Funding with Collateral Based Borrowing Capacity	✓	Term Funding Only	
Non-Member Brokered Deposits	✓	✓	
Public Funds Deposits	✓	✓	✓
Securities Sales	✓	✓	✓
Emergency Liquidity (CLF and FRB Discount Window)	✓	✓	Central Liquidity Facility

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