

Corporate One Federal Credit Union

Community Investment Fund Option

investing in people helping people



Furthering the cause of *people helping people*

The philosophy of *people helping people* has always encompassed both credit union members and credit unions themselves.

It's this cooperative spirit that makes us so special. Corporate One Federal Credit Union shares this cooperative spirit by being a steadfast champion of the credit union movement, and a supporter of the National Credit Union Foundation (NCUF).

As an NCUF supporter, Corporate One has partnered to create expanded investment options in the Community Investment Fund (CIF) — a unique investment vehicle that credit unions can leverage to support their state credit union foundation while also supporting the NCUF's national programs and grants.

Helping members reach life-changing goals

As a movement, credit unions are fortunate to have a national foundation that enables them to help their members reach life-changing goals.

Through state foundations and leagues, as well as NCUF grants and programs, credit unions create greater access to affordable financial services, provide widespread financial education, and empower more consumers to save, build assets, and own homes.

Additionally, the CIF helps credit unions through development education and disaster relief initiatives.

Now through Corporate One's CIF option, credit unions have additional investment alternatives that can be used to support these national and state programs.

cooperative

community

support

education

development

relief

The Corporate One CIF Option

The Corporate One CIF Option presents credit unions with a means to easily participate in the CIF. No capital is required on the part of your credit union and Corporate One membership is not necessary.

Through the Corporate One CIF Option, your credit union has the ability to purchase government-issued securities,* such as callables or bullets, or federally insured negotiable certificates of deposit.

As interest is paid on those investments, a share of the interest, based on your specifications, goes to the CIF and is split 50/50 between the NCUF and your credit union's state or regional foundation, with the remainder of the interest going directly to your credit union. This allows you to generate revenue for your credit union while giving back to the movement.

Once you make an investment, Corporate One will set your credit union up with a separate safekeeping account through Alaska USA Trust (Corporate One waives all safekeeping fees).

This safekeeping account provides you with online access to view your investment at any time and provides detailed monthly reporting on your CIF investment.

No capital
necessary

Free safekeeping
account

Detailed monthly
reporting

How to Invest

Investing is as easy as:

- 1** **Contact a Corporate One licensed investment representative** at 800/366-2677. They will open a securities and safekeeping account for your credit union.
- 2** Based on your credit union's asset/liability strategy, your **Corporate One representative will assist you in the purchase of an investment** - either a government-issued security or negotiable CD which meets NCUA Reg. 703 rules and regulations.
- 3** **You designate how much of the interest on the investment you wish to contribute to the CIF****, and the remaining interest will be paid directly to your credit union.

It's that easy to support the credit union movement and invest in the Corporate One CIF Option, so why not get started today?

Call
800/366-2677

Purchase an
investment

Choose your
contribution amount

* All securities are offered through Multi-Bank Securities, Inc. (MBS). The home office of MBS is located at 24280 Woodward Ave, Pleasant Ridge, MI 48069. MBS is registered with the Securities and Exchange Commission (SEC) as a broker-dealer under the Securities Exchange Act of 1934. Member of FINRA and SIPC. Securities offered by MBS are not insured by the FDIC or NCUSIF and may lose value.

** NCUF uses their portion of the CIF interest to support national programs such as *Biz Kid\$* and CUAid - Disaster relief. State and regional foundations use their portion of the CIF interest to support financial literacy and financial independence.

Supporting NCUF Programs and Grants

Support the National Credit Union Foundation's programs including:

- ★ Expanding financial knowledge and understanding of home finances for all families through REAL Solutions.
- ★ Financial Education Grants that fund innovations that will help improve the financial capability of American families.
- ★ The Credit Union Development Education (DE) Program which promotes credit union philosophy, cooperative principles and social responsibility.
- ★ *Biz Kid\$*, the award-winning financial education television program for youth on PBS stations across the U.S.
- ★ CUAid helps credit unions and their members in the event of a disaster.

Why Corporate One?

Corporate One is one of the nation's most trusted and progressive corporate credit unions. They provide leading wholesale financial services to nearly 800 of America's credit unions.

With more than \$4 billion in assets under management and over a quarter of a billion dollars in total regulatory capital, Corporate One offers correspondent solutions including ATM/debit cards, share draft imaging, and depository and electronic payment services as well as investment solutions to credit unions across the United States.

Corporate One has developed innovative, successful solutions for credit unions, including SimpliCD, the turnkey certificate of deposit program now marketed by the nation's corporate credit unions, and Alliance One, one of the nation's largest non-network-specific ATM selective-surcharging groups in America.

Corporate One has a proven history of excellence in effectively serving credit unions, and is proud to further support the credit union movement through their expanded alliance with the NCUF on CIF options for credit unions.



The #1 choice for nearly 800 credit unions nationwide.

www.corporateone.coop

For more information, visit ncuf.coop.

To invest in Corporate One's CIF option,
please contact them at 800/366-2677




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