

---

# CIF with Corporate CUs

---

The CIF investment program through corporate credit unions is exclusively for credit unions.

CIF historic data shows natural person credit union investments in CIF average one tenth of one percent of assets. All contributions to any of the donor-designated funds will be recognized by:

**Chairman's Club:** .25% of assets or \$2+ million

**Leadership Circle:** .10% of assets or \$1-\$1.99 million

**Investors' Circle:** .09% of assets or less than \$1 million

## How it Works

Invest funds in your corporate credit union's CIF Fund. Your corporate will, in turn, make an investment in US Central. Interest from the investment will be shared between your credit union and your designated fund. The portion of the fund that goes to NCUF is shared with the state league or foundation in the state the investment originated.

## How to Invest

Contact your corporate credit union investment representative for information on available options and rates. Corporate credit union investment representatives will advise you as to the investment product that best fits your liquidity needs and investment policies. They can provide the CIF Donor Designation form; or download the form under the heading "Community Investment Fund" on NCUF's website [ncuf.coop](http://ncuf.coop).

## Unique Features of CIF with Corporate CUs

- Products offered currently include Certificates of Deposit (CDs) with terms of 2-years, 3-years and 5-years and a 90-day notice share account at all corporate credit unions.
- Share account holders can more than double their dividends by transferring to fixed-rate CIF CDs (C-40 accounts at corporate credit unions).
- No need to set-up a different account at another financial institution. Contact your corporate credit union to participate in the CIF with Corporate Credit Unions.
- NCUA has authorized corporate credit unions to waive the 90-day notice requirement when share account holders transfer directly to CIF CDs.
- Corporate credit unions are regulated by the National Credit Union Administration and share deposits in participating corporate credit unions are insured and fully guaranteed by the National Credit Union Share Insurance Fund (NCUSIF).