



# OVERNIGHT DEPOSITS

Corporate One's overnight deposit options allow credit unions with excess funds to invest in flexible overnight accounts for greater returns on their money. Overnight deposits also provide for convenient cash management via Corporate One's member account management system.

## DAILY MARKET ACCOUNT

### BENEFITS

- + The account remains open until funds are withdrawn in full.
- + No withdrawal restrictions allow for daily liquidity.
- + Dividends are paid daily into the account and are reinvested each day for added convenience.
- + Streamlined cash management through our web-based account management system, Member\$MART+, where members can access their accounts, transfer funds, monitor activity and much more.
- + At-a-glance overview of all your credit union's balances, including deposits, safekeeping holdings and loan balances via Member\$MART+.

### FEATURES

- + Dividends are paid daily.
- + Dividends are based on an actual/365-day basis.
- + Ability to transfer funds in and out of the fund until 6:00 p.m. ET.

### Daily Market Account

The Daily Market Account is an overnight share account that pays a competitive rate.

### EZ Sweep

The EZ Sweep Account is an automated, overnight share account that pays a competitive return based on current market rates. With EZ Sweep, funds will be swept out of your primary settlement account, The One Account, at the end of the day into the EZ Sweep account and then swept back each morning.

## GET STARTED

800/366-2677

[investments@corporateone.coop](mailto:investments@corporateone.coop)

## DEPOSIT TIERS FOR THE DAILY MARKET ACCOUNT

- + \$50,000,000 or more
- + \$30,000,000 - \$49,999,999
- + \$20,000,000 - \$29,999,999
- + \$10,000,000 - \$19,999,999
- + \$5,000,000 - \$9,999,999
- + \$2,000,000 - \$4,999,999
- + \$1 - \$1,999,999

## RESTRICTIONS

Balances may be deposited or withdrawn from this account only at the request of the credit union. The Daily Market Account is not a settlement account.

## EZ SWEEP

### BENEFITS

- + No need for you to transfer funds yourself
- + The convenience of managing your cash through The One Account with Corporate One

### FEATURES

- + Dividends are paid daily into the account at the end of each business day.
- + Dividends are based on an actual/365 basis.
- + Automated sweep transactions occur at the beginning and end of each business day.

## RESTRICTIONS

When utilizing the EZ Sweep option, you will not have access to the Daily Market Account. If you wish to manage your cash with the Daily Market Account, you may do so by notifying Corporate One's investment department. It takes one business day for this change to occur, and you will be able to re-select the EZ Sweep option at the beginning of the next calendar month.

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