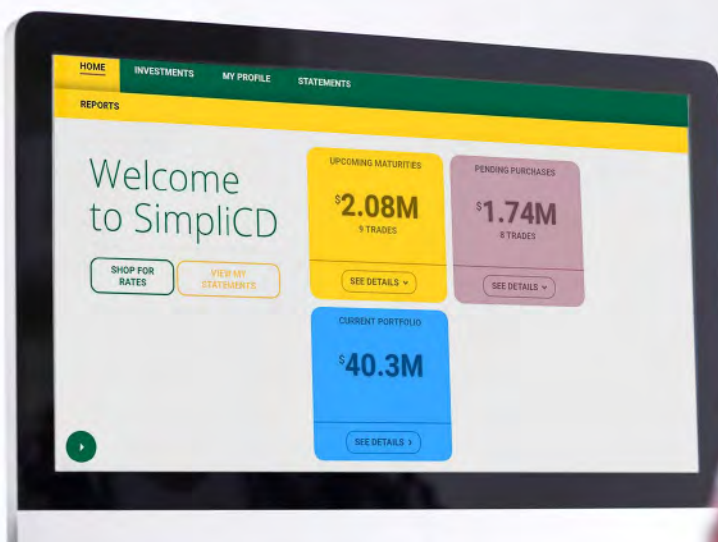


SIMPLICD ISSUANCE



SimpliCD Issuance provides credit unions an easy, hassle-free option to raise liquidity quickly. This turnkey program combines CD issuing with the advantages of competitive rates and consolidated reporting. One phone call is all that is needed to post a deposit offering to a nationwide network of investors.

BENEFITS

- + A centralized way to raise funds and generate liquidity through federally insured CDs
- + Access to a nationwide market of investors
- + A competitive alternative to other funding methods, such as Federal Home Loan Bank advances, financial institution borrowing, brokers and subscription rate services
- + Assistance in developing the terms of issuance
- + The ability to pool investors into one CD, saving you time and money

FEATURES

- + You open one account, send one monthly interest payment and make one phone call to us. We make just one wire transfer to you. It's that simple.
- + The ability to issue certificates in amounts and terms that can be tailored to suit your asset/liability needs
- + Free market analysis. No longer will you have to pay to see what others are showing to attract funds in the national market. We shop the market for you.
- + No direct expense for issuing

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How Does it Work?

You can issue insured deposits ranging from \$50,000 to \$248,000, with terms ranging from one month to five years. SimpliCD issues the CDs in a custodial capacity on your behalf. SimpliCD tracks, monitors and pays all of your principal and interest. You'll receive a single consolidated monthly settlement of interest payments for all of your SimpliCD issuance. Finally, in addition to your daily transaction statements, SimpliCD provides you with one monthly statement that details your entire SimpliCD portfolio.

GET STARTED

800/366-2677

investments@corporateone.coop

CorporateOne
FEDERAL CREDIT UNION