



TERM

DEPOSITS

Corporate One's term deposits allow credit unions with excess funds to take advantage of competitive investments for an intermediate period of time, such as one, two or three years.

## BENEFITS

- + Opportunity to earn market or above market rates of return
- + Ability to use reverse inquiry to customize terms and maturity dates that fit within your investment strategy and parameters
- + The convenience that comes from dividend and principal payments deposited directly into your interest-bearing daily share account, eliminating the need to wait for checks or payment transfers
- + Can be used as collateral for borrowing with Corporate One
- + The convenience and security of investing with Corporate One
- + 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+

## How Does it Work?

Members can contact the investment department and inquire what rates and terms Corporate One is offering.

Members can also view the term deposit offerings through our members-only online portal and request that their senior investment services representative reach out to them.

Funds will be pulled on settlement to fund the purchase with confirmations available the next day.

**GET STARTED**

800/366-2677

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

CorporateOne

## FEATURES

- + Each certificate carries an identification number.
- + The certificates are offered in customizable amounts and terms are available of \$10,000 to over \$10 million.
- + Dividends are paid monthly. The certificates will pay on an actual/365-day basis, and dividends are automatically credited to your interest-bearing, daily share account.

## RESTRICTIONS

- + Corporate One's certificates are neither negotiable nor assignable.
- + For early withdrawals, a market-based penalty will be assessed to cover the estimated replacement cost of the certificate redeemed.