



A credit union service organization wholly owned by Members United Corporate FCU

## **SimpliCD**

SimpliCD is a certificate of deposit program that enables your credit union to invest substantial funds in federally-insured certificates of deposit without the hassles, time, and expense of finding and making the investments on your own. SimpliCD investigates potential issuers, offers an independent bank rating (VeriBanc Rating) on the institution, and does the work. These steps include debiting your credit union's Members United Corporate FCU (Members United) account for purchases, and monitoring and crediting monthly interest payments, and timely principal repayment back to your Members United account.

One call is all it takes to invest your credit union's funds and earn highly competitive bank and credit union CD rates from across the nation.

## **Credit Union Service Organization (CUSO)**

SimpliCD is the program owned jointly by Members United and other corporates to serve credit unions interested in certificates of deposit issued by financial institutions from across the country. There are many benefits to working with us, rather than a lesser known CD brokerage service.

## **Strategic Placements**

Placements are made by purchasing one or multiple CDs in \$99,000 to \$248,000 increments at separately insured issuers. For FDIC insurance purposes, a detailed tracking system assures that no more than \$248,000 of your principal is placed in any single institution within the SimpliCD program. This is a very important feature.

## **Convenient Interest Payments**

SimpliCD tracks, monitors, and distributes all of your credit union's earnings back to your Members United account. You receive one consolidated monthly interest payment for all the certificates of deposit in your SimpliCD portfolio.

## **Easy Purchasing**

A single transfer is all it takes for the total amount of your SimpliCD purchases. SimpliCD sends each institution the money for the individual certificates purchased, and handles the safekeeping.

## **Summary Reports**

Your credit union receives a monthly investment summary that details its entire SimpliCD portfolio.

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Member of FINRA and SIPC

Balance Sheet Solutions, LLC is a Securities and Exchange Commission (SEC) registered broker-dealer and investment advisor.

[www.balancesheetsolutions.org](http://www.balancesheetsolutions.org)



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## Advantages (continued)

- **Convenient.** A wide variety of institution options and maturities are available to your credit union. Additionally, SimpliCD provides a convenient, centralized method to raise funds for credit unions tight on liquidity.
- **Efficient.** SimpliCD simplifies large-dollar CD investing and receiving of interest payments. It eliminates the time spent on investigating potential issuers and the individual tracking of interest payments. You receive Transaction Statements, Issuer Performance Reviews, and Monthly Investment and Interest Summary Reports. In addition, interest and principal settlements are posted directly to your Transactional Account (S-020) at Members United.
- **Economical.** Quoted rates are "net to the credit union" with no extra transaction fees. Additionally, there are no broker or wire fees if the funds are already at Members United.
- **Flexible.** You have access to an immediate national market of issuers and/or investors.
- **Reliable.** SimpliCD offers rates only on institutions with federal deposit insurance coverage.
- **Secure.** A detailed tracking system assures no more than \$248,000 is invested in one institution within the SimpliCD program.
- **Experienced.** Your credit union will work with our knowledgeable Balance Sheet Solutions, LLC staff with years of experience in the program.
- **Regulated.** Because CDs are offered through the credit union network in partnership with Primary Financial (a corporate CUSO), the SimpliCD program is under the regulatory oversight of the NCUA.
- **Competitively Rated.** Competitive rates are offered from a nationwide pool of issuers, many of whom are exclusive to participating SimpliCD investors.

## Getting Started

Simply contact your Account Executive at Balance Sheet Solutions, LLC to begin the process of enrolling in the SimpliCD program. Or for more information, call 800-782-2431, Option 4.

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