

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, free bank rating (VeriBanc Rating) on the institution, and does the back office work for you. The credit union directs which CDs to buy of those available, and designates which account is accessed for purchases, interest and principal repayments.

One call is all it takes to invest your credit union's funds and earn competitive bank and credit union CD rates and DTC (Depository Trust Company) rates from across the nation.

Credit Union Service Organization (CUSO)

SimpliCD, a program owned jointly by Alloya Corporate FCU and other corporates, serves credit unions interested in certificates of deposit issued by financial institutions. There are many benefits to working with us, rather than a lesser known CD brokerage service.

Strategic Placements

Purchase one or multiple CDs, in \$99,000 to \$248,000 increments, at separately insured issuers. For FDIC and NCUSIF insurance purposes, a detailed tracking system ensures 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 account. You receive one consolidated monthly interest payment for all the certificates of deposit in your SimpliCD portfolio.

Easy Purchasing

A single transfer for the total amount of your SimpliCD purchases is all it takes. 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.

Advantages

- **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.

Advantages *(continued)*

- **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 Alloya.
- **Liquidity Source.** You have access to an immediate national market of issuers and/or investors if you are seeking to raise liquidity funding.
- **Reliable.** SimpliCD offers rates only on institutions with federal deposit insurance coverage.
- **Secure.** A detailed tracking system ensures 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 staff with years of experience in the program. In fact, Balance Sheet Solutions has been the top seller of SimpliCD for more than 10 years with nearly \$2 billion in outstandings
- **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

To learn more or enroll in the SimpliCD program, simply contact Balance Sheet Solutions at 888-796-6389 or info@balancesheetsolutions.org.