

Get the glow with the convenience of SimpliCD.



BENEFITS

- No more phone calls to multiple issuers to find competitive rates
- No more multiple wire transfers to invest in multiple CDs
- Flexible terms and amounts that fit into your investment strategy
- Free third-party performance reviews on issuers that help you make more informed decisions
- Single transaction settlement with no transaction fees
- Consolidated monthly reports for easier accounting and auditing
- The security of investing with federally insured institutions

INVESTING: HOW IT WORKS

- Each day, SimpliCD searches its nationwide network of issuers for the best rates on federally insured jumbo CDs. You'll be shown rates for CDs in terms ranging from one month to five years, and in amounts ranging from \$99,000 to \$10 million.
- Placements are made by purchasing multiple CDs in \$99,000 or \$100,000 increments at separately insured issuers. A detailed tracking system assures that we place no more than \$100,000 of your principal in any single financial institution within the SimpliCD program.
- SimpliCD purchases the CDs in a custodial capacity on your behalf, passing all federal insurance benefits through to you. You remain the legal owner of the CDs.
- SimpliCD tracks, monitors and collects all of your earnings. You'll receive a single consolidated monthly interest payment for all of your SimpliCD investments.
- Finally, in addition to your daily transaction statements, SimpliCD provides you with one monthly statement that details your entire SimpliCD portfolio.

GETTING STARTED IS SIMPLE.

Eliminate the hassle and time involved in investigating potential issuers and purchasing the CDs yourself. Simply contact your corporate or call 800/639-0339 to locate a participating partner. Then start managing your CD investing in a simpler way.

ABOUT US

SimpliCD (pronounced "simplicity") is a certificate of deposit program that enables you to easily invest substantial funds in federally insured CDs. This turnkey program combines CD investing with the advantages of competitive rates and consolidated reporting. Investing in federally insured CDs has never been so simple.

SimpliCD is owned and operated by Primary Financial Company LLC, a credit union service organization owned jointly by corporate credit unions nationwide.

www.epfc.com

Generate liquidity quickly and easily with SimpliCD.



ISSUING FEDERALLY INSURED CDS

Through SimpliCD, Primary Financial has unique relationships with credit unions and institutional investors nationwide who are looking to place substantial funds in federally insured CDs. These relationships allow us to generate sizeable deposits in a relatively short period of time for financial institutions who participate in the SimpliCD program as issuers.

When you need liquidity, it's simple. Your institution issues federally insured CDs through SimpliCD, making your deposit offerings available to a nationwide market of potential investors. You're able to raise substantial funds quickly, all in one simple step.

BENEFITS

- A centralized way to raise funds and generate liquidity through federally insured CDs
- Access to a nationwide market of institutional 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. 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

GETTING STARTED IS SIMPLE.

Start raising funds in a simpler way. Simply contact your corporate or call 800/639-0339 to locate a participating partner.

ABOUT US

SimpliCD (pronounced "simplicity") is a certificate of deposit program that offers America's credit unions convenient access to federally insured CDs from issuers nationwide.

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