

# SimpliCD Purchase

Save time and effort while you earn competitive yields. The SimpliCD Purchase program, a brokered certificate program provided by Primary Financial, streamlines the process of investing excess funds in federally insured certificates of deposit, offered by credit unions and banks.

So your credit union can focus on key priorities, SimpliCD does the following:

- Investigates potential issuers
- Provides a free, independent bank rating of the institution
- Presents suitable instruments
- Simplifies reporting

Your credit union authorizes each CD purchase in amounts between \$99,000 and \$250,000 at separately insured issuers.

SimpliCD tracks, monitors and collects all of your earnings. You'll receive a single consolidated monthly interest payment for all of your SimpliCD investments that accrued interest that month.

In addition to your daily transaction statements, SimpliCD provides you with one monthly statement that details your entire SimpliCD portfolio.

And now more convenient than ever before, Alloya Investment Services' online investment management system - Premier Portfolio - enables credit union investment professionals to gain direct access to the SimpliCD portal to execute trades and purchase CDs at anytime from anywhere. To learn more about Premier Portfolio, visit

**[www.alloyacorp.org/invest-premier-portfolio/](http://www.alloyacorp.org/invest-premier-portfolio/)**.

For credit unions tight on liquidity, SimpliCD also provides a convenient, centralized method to raise funds by issuing CDs. To learn more about the SimpliCD Issuance program, visit

**[www.alloyacorp.org/invest-simpliCD-issuance](http://www.alloyacorp.org/invest-simpliCD-issuance)**.

## Expand Access

Gain access to a nationwide pool of certificate issuers, many which offer exclusively through SimpliCD. A variety of maturities are offered at competitive rates. In addition to investments, SimpliCD provides a convenient method to raise funds.

## Reduce Effort

SimpliCD simplifies large-dollar CD investing and record keeping. Eliminate the time spent on investigating potential issuers and tracking individual interest payments. For FDIC and NCUSIF insurance purposes, SimpliCD ensures that no more than \$248,000 of your principal is placed at any single institution within the SimpliCD program.

## Save Money

There are no transaction fees and no broker or wire fees (if the funds reside at Alloya).