

# Community Investment Fund

The Community Investment Fund (CIF) supports programs that serve credit unions and consumers. The CIF is funded by a portion of the yield from investments made by credit unions, and the program is administered by the corporate, in conjunction with state credit union leagues and the **National Credit Union Foundation** (NCUF).

The Foundation's grants support programs designed to directly improve the lives of credit union members. Services include financial literacy education, professional training, student outreach and emergency assistance - on both the local level and statewide.

## How to Participate in the CIF

If your credit union is a Capital member of Alloya, you are eligible to participate with a minimum contribution. Here is what you need to know:

1. Minimum Contribution: \$1,000
2. Investment Options:
  - Share Account (S-115) - Variable rate share account, 90-day notice
  - Certificate of Deposit (C-040) - Six-month, 12-month, 18-month, two-year or three-year term
3. Earn interest at market rates, and a portion of the dividends move seamlessly to the fund at your discretion
4. Rate: Paid monthly. For today's rate, please visit **our Daily Rates page** or call Alloya Member Services at (800) 342-4328.
5. Credit Union/CIF Earnings Distribution: 50/50% (standard)\*, 25/75%, or 0/100%
6. Insurance: Shares at Alloya Corporate FCU are federally insured by NCUA to at least \$250,000 and backed by the full faith and credit of the U.S. Government. For more information, visit **www.ncua.gov**.

\*CIF investment earnings are split between your credit union and the NCUF at the 50/50% standard unless otherwise specified. Half of the earnings are used by the NCUF to support programs. Half of the earnings are returned to your credit union's state foundation or league.

# How to Invest in the CIF

1. Choose the CIF investment amount, term and preferred earnings distribution ratio.
2. Contact your Alloya Investment Services Account Executive or call Alloya Member Services.
3. Receive your credit union's CIF purchase confirmation.
4. View monthly interest payments posted to your credit union's transaction account in Premier View.

To the credit unions dedicating their funds to the CIF cause - thank you!

## Help Others

Put credit union assets to work to provide financial success education and support to credit unions and their staff when disasters strike.

## Make a Difference

Your investment will support community needs on the state and national level - and you control the percent of dividends donated to the fund.

## Earn Interest for Your Credit Union

Your credit union enjoys up to 50% of the dividends while the remaining percentage is paid directly to the foundation.