

# SimpliCD Issuance Program

In addition to granting your credit union access to an exclusive nationwide pool of certificate issuers for investing excess funds in federally insured certificates of deposit (CDs), the SimpliCD program can also assist credit unions that are credit unions tight on liquidity.

SimpliCD provides a convenient, centralized method to raise funds by issuing CDs. SimpliCD will investigate potential issuers, provide a free, independent bank rating of the institution, present suitable instruments and simplify reporting. Your credit union authorizes each purchase and designates an account for interest and principal repayments.

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

Do your credit union's needs exceed \$200 million? The SimpliCD DTC option may be right for you. Issue DTC certificates with SimpliCD to reach more public funds investors and potentially all U.S. credit unions.

Visit [www.alloyacorp.org/invest-simpli-cd-issuance](http://www.alloyacorp.org/invest-simpli-cd-issuance) to learn more about the benefits and available opportunities with the SimpliCD Issuance Program.

## Expand Access

For credit unions tight on liquidity, SimpliCD provides a convenient, centralized method to raise funds by issuing certificates of deposit.

## Save Time

Eliminate the time spent investigating potential issuers and tracking individual interest payments.

## Save Money

There are no transaction, broker or wire fees for funds residing at Alloya.