

SimpliCD Issuance

Raising Liquidity with Non-Member Deposits



What is SimpliCD Issuance?

SimpliCD Issuance is the issuance of federally insured share certificates to other credit unions and institutions. If you are in need of liquidity or you are simply looking for a secondary liquidity source, consider SimpliCD Issuance.

Who Can Issue w/SimpliCD?

- Federally Chartered Credit Unions
- Most State Chartered Credit Unions that are Federally Insured -- A quick call to your regulator will confirm if your credit union is able to issue with SimpliCD, as many states adopt the federal guidelines.

What are the Benefits?

- A centralized way to raise funds and generate liquidity
- The ability to aggregate investors into a single deposit: **ONE** wire, **ONE** certificate, and **ONE** interest payment
- No subscription, broker, or transaction fees with our custodial program
- Reaching the largest pool of credit union investors in the industry
- The option to settle everything through Millennium Corporate
- Safety of working with a credit union owned entity

In-Network Custodial Certificate Program

Primary Financial will show your rate to its network of more than 3,500 credit union investors and gather funds for your deposit.

You may issue anywhere from \$100,000 to \$50-million or more in a single transaction. You will receive one wire, set up one certificate, and send one interest payment, or have Primary Financial automatically deduct the monthly interest payment from your settlement account at Millennium Corporate. Primary Financial will act as custodian on the account and will take care of interest distribution to the investors, reporting, audit requests, and more.

This is a great way to raise your first \$200 million.

SimpliCD DTC Option

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

Low Income Designation

Per the NCUA, federally chartered, and many state-chartered credit unions with the low income designation are not limited to only nonmember deposits from credit unions and public funds, greatly increasing your investor audience with SimpliCD.

To learn more or get started, call an AIM Financial Analyst today - 855.882.8474 or email aim@aimcusolutions.org.



Primary Financial is a credit union owned entity created to serve credit unions. For more than 20 years, credit unions of all sizes have relied on SimpliCD through Millennium Corporate to quickly and easily generate deposits without the hassle, time, and expense associated with doing it themselves.