



Value Proposition: Balance Sheet Enhancement |

Catalyst Corporate Federal Credit Union offers members the opportunity to earn competitive rates on overnight investments through its **Performance Tiered Account (PTA)** and facilitates portfolio management through a variety of services:

Investment Advisory Services assist credit unions in the development of strategies to address long-term liquidity needs and to maximize returns, while protecting equity capital.

In partnership with CU Investment Solutions, LLC, Catalyst Corporate provides **Brokerage Services**, offering credit unions an opportunity to work with corporate staff they know and trust to purchase marketable securities. These registered representatives ensure that credit unions buy only NCUA-permissible securities.

Security Safekeeping services through Catalyst Corporate provide convenience as all principal and interest payments are credited to the credit union's settlement account. The program is fully compliant with NCUA requirements and protects credit union securities from being used for other purposes without specific authorization.

SimpliCD is a brokered certificates program that gives credit unions access to the insured CD market through a partnership with Primary Financial Company, LLC. SimpliCD offers centralized placement of large sums of cash in insured investments, while eliminating the need for credit unions to manage individual accounts. Centralized interest payments and automated movement of funds in and out of the settlement account further this convenience.

Overnight Off-Balance Sheet Investing:

Because there is a cap on deposits that can remain in the PTA, credit unions will have several options for sweeping overnight deposits off Catalyst Corporate's balance sheet. Each type of sweep investment will perform better during specific phases of the business cycle. Catalyst Corporate will assist members with the due diligence required to use these options.

"As Agent" Federal Funds involves the bulk trading of excess credit union liquidity where overnight transactions are done in the name of the credit union rather than the corporate. Fed Funds has historically been a large and active market with many creditworthy counterparties available.

Catalyst Corporate also will offer daily sweeps to a **Money Market Fund** that is managed by one or more highly regarded investment management companies.



Catalyst Corporate's **Asset-Liability Management (ALM)** tools help credit unions measure interest rate risk on their balance sheets and provide information useful for forecasting, budgeting and strategic planning. Reports are tailored for credit union needs, and staff provides ample support.

The **Investment Accounting** program rounds out Catalyst Corporate's full-service support for the investing function of our member credit unions. This service provides monthly reports for members' marketable security holdings including: fair market value, accrued interest, and principal paydowns, as well as amortization and accretion.