

# Give to those in need while affecting your bottom line with a Charitable Donation Account.



Build your credit union's brand image and affinity in the community, and with your members, by giving to those in need.



87% of consumers are more likely to **TRUST** and



are **MORE LOYAL** to businesses that support social issues.<sup>1</sup>

With a **127%** increase in Charitable Donation Account (CDA) investments in the past year alone, credit unions are seeing the value in a CDA to earn more trust, more loyalty, and possibly more towards the bottom line.<sup>2</sup>

“ [This] donation is a big motivator for our employees, our members, and future members. There's no doubt in my mind that new members signed up – and they've said this to me – because of our dedication to helping the communities we're in. ”

Joe Newberry, President/CEO, Redstone FCU

**A CDA is a customizable solution that helps you give segregated funds to the 501(c)(3) organizations of your choosing, including the National Credit Union Foundation, and expand your credit union's investment options.**

## CHARITABLE DONATION ACCOUNTS

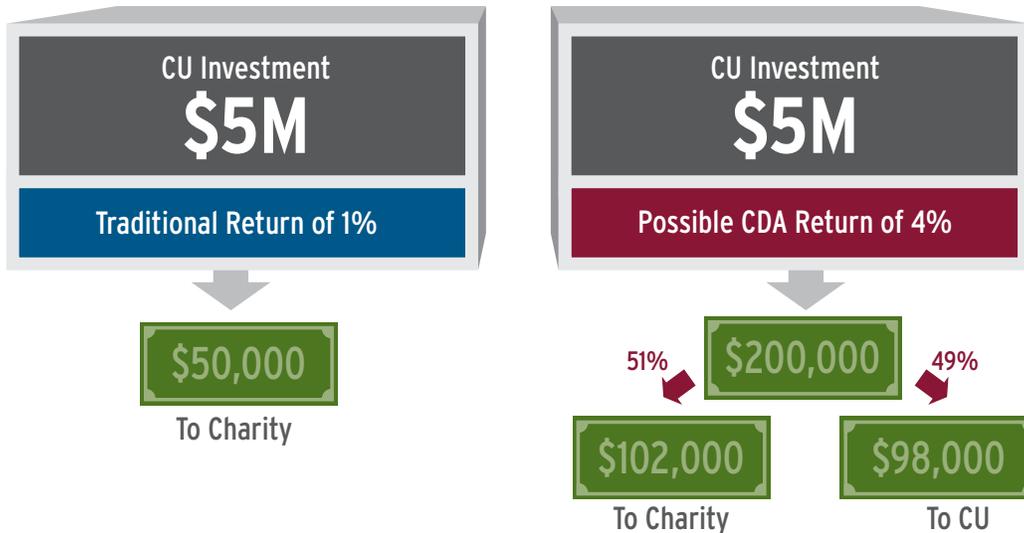
In December 2013, the National Credit Union Administration (NCUA) allowed federally chartered credit unions expanded investment opportunities to help fund their charitable giving initiatives. A minimum of 51% of the total return of a CDA must be distributed to qualified charities. Which means credit unions can retain up to 49% of the investment income. The CDA's total value cannot exceed 5% of the credit union's net worth.



With a CDA from CUNA Mutual Group, you can take advantage of a variety of expanded investment options. Earnings generated from these funds can then be donated to any 501(c)(3) organization—as well as potentially provide a source of additional investment income for your credit union.

**EXAMPLE\***

You can potentially increase the return, with some additional risk, from \$5M in traditional credit union investments. A minimum of 51% of the earnings must be donated to any 501(c)(3) charity. The remaining earnings can be retained as credit union income.



**The CUNA Mutual Group Charitable Donation Account includes:**

**Customized Funding Solutions**

through unbiased plan design on an open-architecture platform.

**Licensed Specialists**

with an average of more than 20 years of financial services industry experience.

**Credentialed Support**

in the fiduciary, compliance and service components of investments.

**A Shared Commitment**

CUNA Mutual Group and the CUNA Mutual Foundation are proud to support causes that make a lasting impact on our communities, including more than \$2M in donations during 2017.<sup>3</sup>

For a consultation on how CDA can enhance your credit union's charitable giving, contact the CUNA Mutual Group Executive Benefits Service Center at **800.356.2644**, Ext. **665.8576**. To learn more about CUNA Mutual Group's own charitable commitments, visit [cunamutual.com/philanthropy](http://cunamutual.com/philanthropy).



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<sup>1</sup>2017 Cone Communications Global CSR Study; <sup>2</sup>NCUA 5300 call report data, 12/31/2017; <sup>3</sup>CUNA Mutual Group Annual Report, 2017.

\*Calculations are for illustrative purposes only and do not reflect the performance of any specific investment. It does not take into effect the deduction of any fees or taxes. There is no guarantee that the rate of return shown can actually be achieved. Investments offering the potential for higher rates of return also involve a higher degree of risk.

Proprietary insurance is underwritten by CMFG Life Insurance Company. Proprietary and brokered insurance is sold by CUNA Mutual Insurance Agency, Inc., a wholly owned subsidiary. This insurance is not a deposit and is not federally insured or guaranteed by your credit union. For more information, contact your Executive Benefits Specialist at 800.356.2644. Representatives are registered through, and securities are sold through, CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, 2000 Heritage Way, Waverly IA 50677, toll-free 866.512.6109. Insurance and annuity products are sold through CMFG Life Insurance Company. Trust services available through MEMBERS Trust Company, 14025 Riveredge Dr., Suite 280, Tampa, FL 33637. Non-deposit investment products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the credit union.