Credit Union Investment Advisory Services

A comprehensive investment solution designed to help credit unions achieve financial success.
Credit Union Investment Advisory Services (CUIAS) is a Unique Approach to Investments That Goes Beyond What Traditional Brokers Offer.

In today’s low-rate environment, your investment yields are more critical than ever. At MEMBERS Capital Advisors, we specialize in credit unions and the complex investment challenges you face. And our CUIAS program is the result of a better understanding of your needs.

CUIAS is designed to help enhance your credit union’s investment portfolio performance, save time and reduce risk. You’ll benefit from a comprehensive risk management solution, leverage our volume to gain direct access to institutional pricing via a network of over 25 broker-dealers, all from a non-discretionary investment advisor.

At CUIAS, we’re experts in Treasuries, Agencies, Corporate Credit, Mortgage-Backed Securities and Commercial Mortgage-Backed Securities. You’ll work with the same portfolio managers and analysts that support CUNA Mutual Group’s general account.

We’ll work with your CEO, CFO and investment team. It’s about a partnership and collaboration designed to make your job less burdensome and more successful.

Expert advice. Quantifiable results.

Clients who implement our customized strategies have the potential to realize additional portfolio yields, resulting in a positive impact to the credit union’s bottom line.

WHAT IS CUIAS?

An investment program designed from a credit union perspective that features investment strategy, advice and execution. Consider these differences:

- A Fiduciary obligation to your credit union
- Flat fee — no commissions or per-transaction fees
- Direct access to wholesale pricing
- Experts in fixed income securities
- Industry-leading portfolio and risk management analytics
- Complete reporting and portfolio stress testing
- Credit union specialization

For more information, visit www.cunamutual.com/mca or call Ed Meier at 800.356.2644, ext. 665.7184.
CUIAS: A Better Investment Advisory Service.

Strategic. Balanced. Focused on Your Success.

CUIAS is a customized investment advisory solution designed around the specific needs of credit unions.

MEMBERS Capital Advisors established a better credit union investment solution with a long-term focus and the ultimate goal of helping you achieve financial success. We accomplish this through a comprehensive process that begins with understanding your current investment position, collaboratively planning strategies that align with your investment philosophy and financial objectives, with a balanced, full-service approach. We are not interested in short-term commissions. We are interested in putting our investment knowledge and expertise to work for your credit union.

The CUIAS Process

**Assessment**
- Examine business plan
- Evaluate investment and ALM policies
- Understand current portfolio investment positions

**Collaborative Planning**
- Maintain focus on business objectives
- Jointly develop your risk/return philosophy
- Implement investment policy and strategies

**Credit Union Expertise**
- Knowledge of investment limits (Reg. 703, 742)
- 100% compliant reporting and portfolio stress testing
- Unbiased, objective advice aligned with credit union values

**Full-service Approach**
- Depth of resources and expertise across all sectors
- Industry-leading portfolio and risk management analytics
- Accounting and reconciliation of third-party purchases

**Long-term Focus**
- Holistic balance-sheet management approach
- Portfolio optimization approach stresses viability over time
- No long-term contracts or obligations
CUIAS: The Trust and Experience Credit Unions Need.

Large or small, CUIAS serves credit unions with diverse needs. We have expertise in investment compliance for both federal and state charters and a comprehensive understanding of the allowable investments, financial challenges and regulatory constraints you work within.

Deep resources. Committed to credit unions.

At CUIAS, we have extensive knowledge in fixed-income asset classes, including:

- Treasuries
- Agencies
- Agency MBS
- Passsthroughs/CMOs
- Investment Grade Corporate Credit
- Commercial Mortgage Backed Securities

We work with credit-union specific investment durations and quality: 1.5 to 5-year durations and AAA/AA quality. And MEMBERS Capital Advisors manages the $11.7 billion general investment account of CUNA Mutual Group.

Put our volume and expertise to work for your credit union.

Investment solutions. Aligned with credit union values.

We look at each credit union as a partner. Through cooperation and collaboration, we seek to enhance the benefits provided by your investment portfolio by taking an approach that leverages our core competencies but also fits your financial and investment philosophies. We believe in credit unions and the work you do for your members. And your long-term viability is more important to us than short-term commissions. Our interests are aligned. Flat-fee pricing. No commissions. No per-transaction costs. We are your Fiduciary.

Invest with confidence through MEMBERS Capital Advisors’ Credit Union Investment Advisory Service. Learn how trust and experience differentiate our services from others.

Discover what a partnership with CUIAS can do for your portfolio.

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*As of 12/31/2014, includes general account of CUNA Mutual Group
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