



CMS | CU Capital Market
Solutions
NON-MEMBER FUNDING SOLUTIONS

CMS Provides Two Non-Member Funding Programs and the Ability to Increase Your Deposits Through Our Exclusive Proprietary Funding Programs.

DTC Brokered Share Certificates

Low-income designated credit unions (LICUs) can now issue DTC eligible brokered CDs, which allow credit unions to diversify their funding sources and generate term funding with no collateral requirements. Bullet and Callable maturities range from 3 months to 15 years with no prepayment schedule. All issuance is done through a single certificate ranging from \$500K to \$50M; DTC handles all of the ongoing cash flows.

Money Market Funding (FICA)

CMS' unique and proprietary non-member funding program provides LICUs access to high-quality, stable non-member deposits. A single standard business money market account opens the door to hundreds of AML/BSA pre-screened depositors. There are no start-up, maintenance, annual or participation fees.

Insure Existing Shares Over \$250k With No Collateral

Our Insured Deposit Network allows your credit union to insure deposits in excess of the \$250,000 limit across a proprietary network, providing up to \$60 million in federal insurance coverage per tax ID for your large commercial, non-profit, individual and local government members. By applying the NCUA regulation for pass-through insurance, your credit union can attract large deposit members, earn above average yields, expand member services, and manage liquidity. There are no set-up fees, maintenance fees or on-going fees of any kind.