

# AACUC Future Fund: Empowering the Future of Credit Unions

CHARITABLE DONATION ACCOUNT OPPORTUNITY



## Overview

Introducing the AACUC Future Fund, a groundbreaking investment initiative designed to propel the African-American Credit Union Coalition (AACUC) into a future of sustained impact and influence. This innovative fund seeks to secure the long-term objectives and operations of the AACUC, ensuring its enduring legacy in the credit union movement.

## Why Invest

By channeling investments into the AACUC Future Fund, credit unions contribute to the realization of the organization's current mission while laying the groundwork for future initiatives. The fund's proceeds will be strategically allocated to:



### Internships and Leadership Development

- Establishing a succession pipeline for the credit union system.
- Securing the legacy of mentorship and professional development.



### Small Credit Union Sustainability

- Ensuring the viability and vibrancy of credit unions at risk of mergers, acquisitions, and member attrition.



### Wealth Building and Community Impact Programs

- Amplifying initiatives to close the racial wealth gap.
- Improving financial access, inclusion, and well-being for communities of color.



### Operating Reserve for Future Sustainability

- Funding to ensure the continued reach of AACUC across the credit union movement.



## How It Works

Managed by ALM First, the AACUC Future Fund operates as a charitable donation account (CDA) investment fund. Credit unions can invest up to 5% of net worth in CDA investments, with 75% of the portfolio's income after expenses distributed quarterly to the AACUC. The remaining 25% is available to investors.



## Structure



## Investment Strategy

The portfolio manager aims to build a diversified portfolio of fixed income securities with an average investment-grade credit rating. Sectors include mortgage-backed securities, corporate debt, and asset-backed securities. To mitigate interest rate risk exposure, the portfolio manager will employ interest rate derivatives.

## Liquidity

While seeking longer-term commitments (3-5 years), the AACUC allows partial or full fund redemptions on a quarterly basis with 30 days' notice to the fund administrator.

Join us in shaping the future of credit unions through the AACUC Future Fund. Your investment empowers lasting change and strengthens the foundation of the credit union movement.

Together, we build a legacy of financial inclusivity and empowerment for all.

**For more information, contact [AACUC@almfirst.com](mailto:AACUC@almfirst.com)**



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