

# Cooperative Solutions For Credit Unions, CUSOs & Leagues



National Cooperative Bank (NCB) provides comprehensive banking products and services to cooperatives and other member-owned organizations throughout the country.

Given our shared cooperative roots, credit unions and NCB have had a mutually beneficial relationship since NCB's inception. NCB's mission, vision and values of serving cooperatives align well with those of credit unions given the bank's strong ties to the credit union community.

NCB has developed a full suite of products and services specifically to serve the credit union community.

## Products and Services

### Correspondent Banking

- ▶ Settlement Services
- ▶ ACH
- ▶ Branch Capture
- ▶ Coin and Currency
- ▶ International Services
- ▶ Wire Services

### Cash Management

- ▶ Treasury Services
- ▶ Lockbox & Payment Processing
- ▶ Remote Deposit Capture

### Depository Solutions

- ▶ Money Market and Certificate of Deposit
- ▶ Community Investment Fund (CIF) with NCUF
- ▶ Future Fund with AACUC

### Lending Solutions

- ▶ Lines of Credit
- ▶ Term Loans
- ▶ Loan Participations
- ▶ Private Student Loans with Sallie Mae
- ▶ Subordinated Debt

### Fee - Free Correspondent Banking for Mission-Focused Credit Unions:

NCB's fee-free correspondent banking program designed for qualified mission-oriented credit unions provides settlement services, sweep accounts, Federal Reserve Bank (FRB) respondent services, wire transfer services, and committed and advised lines of credit in addition to other correspondent banking services with no NCB service fees.

### NCB with AACUC Future Fund Certificate of Deposits Rates:

TERM	APY*
12 Month	5.18%
18 Month	4.71%
24 Month	4.76%

Contact NCB today to learn how we can work together.

### Bill Stewart

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\*Annual Percentage Yield (APY) are accurate as of October 4, 2023, and are subject to change daily. A \$10,000 minimum balance is required to APY quoted. Substantial early withdrawal penalty on CDs. Fees may reduce earnings on your account. Banking products and services provided by National Cooperative Bank, N.A. Member FDIC.