

CUSO Partners Investments (CPI) is structured so that credit unions both large and small can participate in ownership.

CPI has three available classes of ownership:

M CLASS

Investment: \$25,000
Dividend: 35%

S CLASS

Investment: \$5,000
Dividend: 20%

A CLASS

(for trade associations)

Investment: \$25,000
Dividend: 25%



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DISCLAIMER: CUSO Partners, LLC is 100% owned by and operated for credit unions. Member FINRA/SIPC.

CUSO Partners, L.L.C.

The CUSO that pays



CUSO Partners, LLC is an investment solution that works for you, because it is owned by you

CUSO Partners Investments (CPI) is a credit union owned Broker-Dealer that conducts business exclusively with credit unions. CPI does not compete with you for your customers' deposits, loans or investments. And, because you are an owner, when you execute a security transaction through CPI, you know what the "real" price is every time.

Credit unions with ownership in CPI share in the revenue generated by their investment transactions, creating additional income from each purchase or sale.

The concept is straight-forward. Each time a credit union executes a security transaction through CPI, the underwriting fee or commission is credited to the credit union's capital account in the CUSO. Each quarter, depending on the level of participation you choose, the appropriate percentages of these fees and commissions are returned to your credit union as a dividend.

Benefits of Ownership in CPI

In addition to the financial benefits of ownership, as a part of our commitment to providing you a "total package" of portfolio services, your ownership in CPI includes:

- **Safekeeping**
We offer the safekeeping of your bonds through our accounts at the Bank of New York and Sterne Agee DTC. All securities are held in a segregated account through The Trust Company of Sterne Agee, Inc., a state bank chartered in Alabama with full trust and custody powers for securities and collateral.
- **Bond Accounting**
Our Bond Accounting service is built upon the Paragon system, an industry leading investment accounting and management system. Paragon efficiently and accurately accounts for fixed-income investments
- **Portfolio Analytics**
BondRisk is our proprietary portfolio analytics system. BondRisk provides interest rate risk analysis for a fixed-income securities portfolio and highlights key measurements that are important to managing that risk. BondRisk reports are available in Excel or PDF format for convenient presentation to your ALCO or Board of Directors.

If you prefer, for a nominal fee, we can process your portfolio using Yield Book. Yield Book is a national leader in fixed income portfolio analysis.

- **Asset/Liability Management Reports**
Our ALM service enables credit unions to effectively measure, analyze and manage the entire balance sheet. This service can help ensure that your credit union remains financially viable through adequate capital, stable earnings and sufficient liquidity.

