Credit Union Advisory Group

Take advantage of UBS

Isn't your job complicated enough? Are you spending more and more of your time trying to meet regulatory requirements, completing endless forms, preparing for the next exam, and so on? Why not take a moment to revisit all the resources that our team has to offer?

Open architecture
Short-term gains result in short-term relationships. We always put the client's needs first. We have complete freedom to make recommendations based solely on *your best interests.* We've developed unique relationships with trading desks throughout the industry, enabling us to offer you unparalleled *access to a full spectrum of best-in-class products;*

– Credit union permissible investments includes
– Government Agencies
– US Treasuries
– FDIC & NCUA insured Certificates of Deposit
– Mortgage-Backed Securities and CMO's
– Investment grade municipal bonds
– Corporate Bond and Bank Notes

We provide a *complete understanding* for all securities in your portfolio and how they will help to realize your strategic goals.

Credit union solutions
We help Credit Unions management their entire balance sheet

– Customized Permissible Investment Management
– Issuing Brokered Deposits
– Employee Benefit Pre-Funding Plans
– Charitable Donations Account
– Supplemental Executive Benefit Plans

Financial reporting
Along with current and historical month-end statements, account holdings and activity and confirms, Portfolio Reporting is readily available *24/7* on UBS ConsultWorks. These reports include, monthly cash flows, maturity distribution, performance reviews, executive summaries, and much more.

Bloomberg forecasts and analysis—These reports can be used for your annual budget, ALM reporting, management reports, as a source of third-party analysis, including pricing valuations. It's like having a Bloomberg on your desk!

No fees
There are no fees for safekeeping, wires, transactions, asset management, etc.

Liquidity solutions
We offer liquidity solutions which include establishing a line of credit and using securities held with UBS as collateral to borrow against. There are no fees to establish this line; Along with that, *we can assist clients in issuing certificates of deposit;*

Our experience
Credit Unions are *not one of many* markets that we focus on, but rather, *our primary focus;* We have over 35 years of credit union experience, working with credit unions of all sizes, from a few million to billions in assets. We currently manage over $6.8 billion in client assets, and work with 300+ Credit unions across the country. We will continually *review your investment* strategies as your needs have changed, either through regulatory requirements, balance sheet composition and investment policy updates.

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