



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.

Ridge Capital Partners

UBS Financial Services Inc.

184 Liberty Corner Road, Suite 101
Warren, NJ 07059
855-362-0751 toll free

ubs.com/fa/jamesdill

Neither UBS Financial Services Inc. nor its employees (including its Financial Advisors) provide tax or legal advice. You should consult with your legal counsel and/or your accountant or tax professional regarding the legal or tax implications of a particular suggestion, strategy or investment, including any estate planning strategies, before you invest or implement.

Wealth management services in the United States are provided by UBS Financial Services Inc., a registered broker-dealer offering securities, trading, brokerage and related products and services. *Member SIPC. Member FINRA.* UBS Financial Services Inc. is also registered as a Futures Commission Merchant (FCM) with the US Commodity Futures Trading Commission (CFTC) and offers brokerage services related to the execution and clearing of on-exchange futures and options on futures products. *Member NFA.*

Unless we separately agree in writing, we do not monitor your brokerage account, and you make the ultimate decision regarding the purchase or sale of investments. You can ask us to review your brokerage account and provide you with investment recommendations at any time.

Wealth Management and Private Wealth Management and UBS International are divisions of UBS Financial Services Inc., a subsidiary of UBS Group AG. Private Wealth Management resources and services are provided by specially-accredited Financial Advisors within UBS Financial Services Inc. (including Private Wealth Advisors and International Private Wealth Advisors).

For designation disclosures, visit **ubs.com/us/en/designation-disclosures**.

As a firm providing wealth management services to clients, UBS Financial Services Inc. offers investment advisory services in its capacity as an SEC-registered investment adviser and brokerage services in its capacity as an SEC-registered broker-dealer. Investment advisory services and brokerage services are separate and distinct, differ in material ways and are governed by different laws and separate arrangements. It is important that you understand the ways in which we conduct business, and that you carefully read the agreements and disclosures that we provide to you about the products or services we offer. For more information, please review the client relationship summary provided at **ubs.com/relationshipsummary**, or ask your UBS Financial Advisor for a copy.

© UBS 2024. All rights reserved. The key symbol and UBS are among the registered and unregistered trademarks of UBS. UBS Financial Services Inc. is a subsidiary of UBS Group AG. Member FINRA/SIPC. ED_09182024-5 Exp.: 09/30/2025