Credit unions’ loan portfolios continue to grow nationwide. To help fund that growth, CUs often need a quick, dependable source of liquidity in addition to member deposits. Where to turn? QwickRate. Our CU subscribers know the value of having one reliable source for both sides of the balance sheet. At the #1 marketplace for institutional CD funding and investing, CUs easily gain better yields and a broader deposit base – by going direct in one convenient place.

**Rules extend credit unions’ funding options. QwickRate makes it easy.**

NCUA regulations allow Federal CUs to take in nonmember deposits from other CUs in an amount up to $3 million or 20% of its total shares. A designated low income CU, may take in deposits from any source, banks included. The QwickRate marketplace has more than 3,000 active CU and bank subscribers to generate low-cost funding from nonmember deposits, and strict controls ensure that only eligible institutions view your rate listings.

**Why QwickRate for Funding?**

Many CUs have subscribed to QwickRate for investing, but have never considered that the marketplace can serve as a source for cost-effective, nonmember deposits – or the sudden, unexpected liquidity needs that all credit unions can face. QwickRate is the ideal solution for all those requirements. Here’s why:

- **Quick, nationwide connections** – Easily meet your liquidity needs via direct contact with more than 3,000 institutional subscribers in a controlled environment that excludes consumer participation.

- **Great supplement to member deposits** – At QwickRate you can access both primary and contingent funding opportunities across the entire U.S.

- **Liquidity policy and Contingency Funding Plan support** – CUs must have a written policy for managing liquidity, plus a list of confirmed liquidity sources. CUs with assets of $50 million or more must have a written contingency funding plan. Simplify your prep. Our sample liquidity templates will save you time and effort. (And your active QwickRate subscription will tell examiners you’re able to tap a ready source of deposits if a liquidity event occurs.)

- **On-staff regulatory expertise** – At QwickRate you’ll find helpful tools, regulatory insights with a CU-specific perspective, and knowledgeable answers to your regulatory questions.

- **One annual fee for all transactions** – Your QwickRate subscription includes unlimited investment transactions and as many deposit transactions as your regulatory limit will allow – no transaction or third-party fees involved.

**“Financial institutions need to maintain ample liquidity to withstand unexpected contingency events. This rule will strengthen individual credit unions and, as a result, the entire system.”**

NCUA Chair Debbie Matz
October 2013 Finalization of the Credit Union Liquidity and Contingency Funding Rule

**Funding and investing opportunities with one QwickRate subscription.**

For more benefits, and an online tour of the QwickRate marketplace, visit [www.qwickrate.com](http://www.qwickrate.com) or call 800.285.8626.