



# QwickRate®

We have your best interests online.

The premier online **CD marketplace**  
for non-brokered **investing and funding.**

These days, credit unions are needing more. **More investment choices** to improve returns. **More service options**, without adding third-party costs. **More funding sources** to cover growing loan demand and satisfy examiners. Meeting those needs is far easier than you might think. Just turn to QwickRate.

## QwickRate at a Glance

- 3,000 financial institutions
- 50 states
- 38 years



## QwickRate benefits credit unions in three key ways.

### Quick Connections

QwickRate is a closed marketplace of more than 3,000 pre-screened financial institutions from all across the country. With a single subscription to QwickRate, you can instantly access this entire nationwide marketplace and find the best CD rates currently available – plus a supplemental source of deposits from other credit unions. No rate stripping or broker fees are involved.

### QwickTools™

Our automated QwickTools make your transactions fast, easy and virtually paperless – while putting you in complete control. This means you'll gain freedom from seemingly endless faxing and phone calls. You can use eContact to automate offers and acceptances, and eRollover to speed up the work associated with maturities. And the same paperless process applies to funding. QwickRate is the first CD listing service to offer you an easy way to connect with other credit unions for supplemental funding. Plus, we provide controls that ensure only credit unions see the CD rates you post.

It gets even better: with the QwickRate Marketplace, managing and tracking your portfolio become amazingly simple. The reporting capabilities are excellent. Reconciling month-end accruals is a snap. And even auditors and examiners are impressed with QwickRate's comprehensive detail of investments and deposits.

### Quick Answers

Any time a company boasts a 98% customer satisfaction rating, as we do, you know that an outstanding support team is involved. Our regulatory experts and customer service specialists are knowledgeable, highly responsive, and eager to be a valuable resource for you and your credit union.

“I've found their **rates** to be some of the **most competitive** in the business, and their reports, notifications and tracking systems are fabulous!”

—Logan Medical FCU  
Logan, Utah

“We've been able to **significantly cut the administrative costs and manual processes** associated with each investment and almost effortlessly manage our portfolio.”

—Texas Tech FCU  
Lubbock, Texas

Gain the **best yields** on your investment portfolio.  
Benefit from a reliable source of **ready funding**.

**QwickRate makes it easy.**



## Powerful membership benefits.

### Fast Start-up

QwickRate's rapid start-up program eliminates hassles because we import your current portfolio for you. You'll have access to QwickRate professionals who provide complimentary online training to ensure you have all the information you need. In practically no time, you'll be making efficient, paperless transactions and maximizing your returns.

### Ready Funding and Regulatory Guidance

With loan demand surging, many credit unions need reliable, low-cost funding to supplement member deposits. Do you know Federal CUs can take in deposits from other CUs – up to \$3 million or 20% of total shares? Designated low-income CUs can add deposits from any institution, banks included. NCUA rules make it possible. QwickRate makes it simple. Strict controls even ensure that only eligible institutions view your rate listings. Plus, having a ready source of non-brokered CDs will add diversity to your contingency funding plan (and meet examiner expectations).

Our on-staff regulatory experts will help you create a compliant funding plan and supply answers, guidance, templates and other tools to help you navigate regulatory matters.

We also consistently meet with governing agencies to serve as the voice of our credit union subscribers.

**“Our 5-year agreement paid for itself in 6 months! And, the whole process is wicked easy.”**

**—Cedar Falls Community CU**  
*Cedar Falls, Iowa*

### Learn more. Take an online tour.

Discover how easy direct investing and funding can be. Arrange for an online tour of the QwickRate marketplace at [www.qwickrate.com](http://www.qwickrate.com), or call us with any questions. We look forward to serving you.



Schedule a tour at  
[qwickrate.com](http://qwickrate.com)



**Contact Us.**

**800.285.8626**

[qwickrate.com](http://qwickrate.com)

  
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