



Benefits of Working with the Credit Union Investment Strategy Group of Oppenheimer & Co. Inc.

Credit Union Team w/ over 100 years Combined Experience

- Fixed Income Professionals (9 person Team) – Offering full service regulatory reporting and 3rd party bond accounting service
- Team works with credit unions across the country - Providing on-site visits with management and the Board regarding their investment portfolio / Provides ongoing investment education to management and the Board

Investment Yield

- Focusing on Investment Yield can make a critical difference in the portfolio
- Innovative Investment Strategies – We act as a strategic partner with our clients, who commit to a once per month strategy call. No constant solicitations via email/phone.
- Addressing Investment Portfolio Yield has put some CU's in the top tier for their respective state, as captured by NCUA.gov. (public data)

Leader in Credit Union Investment Education

- Spent our careers addressing the investment knowledge of Credit Unions – Proponents of “EDUCATION FIRST.” Mark Wickard, Managing Director of the Group, specifically:
 - **Founded** of the very **1st Investment School for Credit Unions**
 - Wrote the **1st Investment Book exclusively for Credit Unions w/ Dr. Frank Fabozzi...** “Credit Union Investment Management”
 - **Founded the Investment Boot Camp** – Onsite training with the CU's portfolio on a classroom desktop – Enhancing the educational experience and absorption of strategies discussed and how it can impact your specific CU.

Credit Union Investment Strategy Group of Oppenheimer & Co. Inc.

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Regulatory Knowledge

- The Oppenheimer CU Group understands the regulatory environment that credit unions have to operate in (State and Federal) and has a comprehensive understanding of the NCUA's regulations
- Previously trained the NCUA examiners
- Regulatory Trade Package (for exam prep and audits)
 - What the market looked like on the day made your investment purchase was made
 - What was the Strategic Purpose - "How this Security Fits in Your Portfolio"
 - Investment Policy Verification
 - Detailing where your purchase falls within your current Investment Policy
 - Collateral details and other security specific details
 - Comparable bid and/or securities
 - An understanding of what Bloomberg screens Examiners are looking for

Recognition and Recent CU Speaking Engagements of Mark Wickard, Managing Director

- Barron's List of America's top 1200 Advisors* two years in a row (2014 & 2015) in Michigan
- Frequent Speaker at CUNA Economics and Investment Program

2017

- 1) The New NEV Supervisory Test
- 2) Credit Union Investment Strategy & Immediate investment Portfolio Strategies for a Rising Rate Environment

2015

- 1) A Director's Understanding of Risk/ Reward and How to Set Policy Guidelines for Your CU
- 2) Three Key Investment Issues Which Directors Should be Focused on in 2015-16

Instructor at the Fixed Income Academy –Bond Investment Certification

MD & DC Credit Union Association

- 1) Five Proven Strategies To Improve Your CU's Investment Portfolio
- 2) How to Improve Your CU's Investment Portfolio in 2017
- 3) Prepare for a Rising Rate Environment
- 4) The Seven Deadly Sins of CU Investing in a Low Rate Environment

Reach 2016 Conference –California/Nevada League Avoiding the 7 Deadly Sins of Credit Union Investing

CA/ Washington CU League –San Jose Chapter

Additional Benefits of Being a CU Group Client at Oppenheimer

- **Bond Accounting** (complimentary)
 - Third Party Vendor utilized
 - Provides monthly bond accounting reports (for amortizing securities) / Board Reports / NCUA Reports etc.
- **Borrowing against assets**
 - To establish as part of your Liquidity Plan (lines of credit), as required by the NCUA
 - No additional paperwork is required (once the account is opened)
- **No wire fees / no account fees**
 - No fees
- **No Custody Fees**
 - Your assets are segregated and held in your name
- **Monthly Reports** (complimentary)
 - 1) Pricing Report meets regulatory requirements
 - 2) HTR (Historical Total Return) Report
 - 3) Credit Surveillance Report
 - 4) Detailed P&I Reports
 - 5) Custom Reports
- **Ongoing Investment Education**
 - For CEO's, CFO's Board, ALCO and management team

* The rankings are based on data provided by over 4,000 of the nation's most productive advisors. Factors included in the rankings: assets under management, revenue produced for the firm, regulatory record, quality of practice and philanthropic work.

