Institutional Fixed Income Consulting
For Credit Unions

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

Helping Make the Critical Difference in Credit Unions' Investment Portfolios

OPPENHEIMER

An Educational Process Built Around Your Credit Union's Investment Objectives

Our services include:

- **Reporting** as required by NCUA §703
- **Pricing Report**
  - Monthly Market Value change
  - Quarterly Market Value Shock Reporting
- **Investment Offerings**
  - Detailed pre-purchase analysis
  - Comprehensive post purchase Trade Package fully documenting the market conditions and strategic rationale of each security purchase
- **Monthly Historical Total Return Analysis Report** for mortgage-backed securities and amortizing securities
- **Credit Surveillance Report** for credit sensitive securities that utilizes both traditional and non-traditional credit rating agencies
- **Cash flow and Distribution Analysis** (shocked cash flow analysis also available)
- **Ongoing education**
- **Bond accounting**
- **Borrowing against assets**
- **Trade Packages**
  - Post Purchase Analysis as required by the NCUA

Credit unions have unique investment needs. At Oppenheimer, we understand that – which is why we developed services that are tailored specifically to credit unions.

The Credit Union Investment Strategy Group of Oppenheimer & Co. Inc. provides comprehensive and tailored investment strategies and recommendations to help meet the objectives of credit unions nationwide.

Our experienced team of fixed income professionals has a comprehensive understanding of the NCUA (National Credit Union Association) rules and regulations, including Part 703, and can provide the dedicated guidance, capabilities and practical support to help you develop and maintain your investment program.

"Our investment strategy educational programs are ideal for any credit union that wants to improve its yield, productivity, investment knowledge and overall service to its members."

Mark Wickard, Managing Director – Investments

Education First

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

CU Investment Education Customized to Your Specific Needs

Does your CU want to go in a different direction – but don't have the tools or knowledge to do so?

Have you recently hired a new CEO or CFO?

Are you trying to make your investment portfolio work harder in 2018?

Are you up-to-date on your investment education?

Tired of attending expensive one-size-fits-all conferences?

"Invest in your education – before you invest your Credit Union's money."

The **Oppenheimer Credit Union Investment Strategy Group** is pleased to announce our in-house investment education for Credit Unions located in East Lansing, MI:

- Presentations are custom to your Portfolio and Investment Policy.
- Individually tailored curriculum to suit your exact investment educational needs.
- Complimentary breakfast and lunch provided.
- Transportation to and from your hotel for you and your team.

Complimentary Individualized On-Site Investment Education in East Lansing, MI

☐ I am interested in attending the on-site Investment Education session by myself or with additional CU members(s). Please send me information to attend both sessions (2 and 3 day sessions).

☐ I would be interested in finding out more – please send me the Educational Topics to customize my Agenda.

Credit Union:		
Name:		Title:
Street Address:		
City:	State:	Zip:
Phone:	Fax:	Email

Email: Regina Wickard at regina.wickard@opco.com or fax to 517-333-7780 to inquire about available dates

Call us Today at (844) 616-4431 to Get Started…

Credit Union Investment Strategy Group of Oppenheimer & Co. Inc.
1400 Abbott Road Suite 140 | East Lansing, MI 48823
Phone: (517) 333-7760 | Toll Free: (844) 616-4431

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Credit Union Investment Strategy Group
Principles

Education
With education as the core foundation our credit union clients are forward thinkers and informed buyers.

Client Focused
Our team is deeply committed to our credit unions and offer the same level of service to credit unions of all sizes.

Tailored Strategies
Our recommendations for each credit union are tailored and based on a deep understanding of the credit union's specific circumstances.

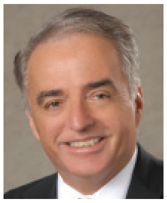
Proven Expertise
Our team has earned a role as a trusted strategy group for our credit unions by consistently providing expertise and insight.

Trusted Reputation
Our track record demonstrates a commitment to results-driven investments and leadership in the financial marketplace.

Experience
Our team has over 100 years combined experience helping credit unions manage the challenging landscape.

Credit Union Investment Strategy Group

Meet the Team



Mark B. Wickard
Managing Director – Investments
mark.wickard@opco.com
(517) 332-8000 Ext. 20

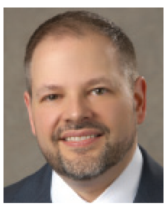
- Managing Director and Head of the Credit Union Investment Strategy Group of Oppenheimer & Co. Inc.
- Director of Product & Business Development
- Provides Economic & Market Commentary
- Portfolio Strategist

Tobias E. Timm, CIMA®
Director – Investments
tobias.timm@opco.com
(517) 332-8000 Ext. 17

- Portfolio Evaluation, Fixed Income & Credit Analysis
- Strategy & Trade Execution
- Product Origination/Trading Desk Liaison (Internal and External)

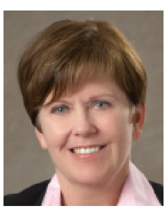
Regina Wickard
Director – Investments
regina.wickard@opco.com
(517) 332-8000 Ext. 18

- Director of Business Development
- Director of Operations for Team & Clients – Lines of Credit, Due Diligence, etc.
- Regulatory Oversight including Investment Policy Statements
- Client and Prospect Development



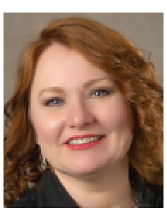
Kevin T. Lynch
Director – Investments
kevin.ynch@opco.com
(517) 332-8000 Ext. 19

- Oversees the Technical Aspect of all Analytics
- Bond Accounting Inquiries
- Develop & Implement Pre / Post Purchase Fixed Income & Credit Analysis, Strategy & Trade Execution



Elizabeth L. Duncan
Group Analytical Associate – Director
elizabeth.duncan@opco.com
(517) 332-8000 Ext. 15

- Responsible for Customized Client Reports
- Valuation and Risk Analytics
- Regulatory Mandated Reporting and Analytics – §703 Quarterly Report, Monthly Pricing, HTR (Historic Total Return), Credit Surveillance
- Pre-Analysis Portfolio Preparatory Work



Belinda M. Markell
Group Business Associate – Director
belinda.markell@opco.com
(517) 332-8000 Ext. 13

- Account Management & Administration
- Asset Movement – Principal & Interest & Payments / Settlements / On-Line Access
- Coordinating Client and Prospect Calls
- Client Support / Legal Documentation / Asset Protection & Movement

The team approaches with a philosophy of Education First, which is also a teaching platform and a core value. We believe in sharing knowledge and information that empowers Credit Union investment decision makers. The team regularly conducts educational forums and seminars for Credit Unions.

Mark B. Wickard, co authored the first investment book for credit unions, *Credit Union Investment Management*, with Dr. Frank J. Fabozzi, Adjunct Professor of Finance at Yale University. The book has proven to be a valuable reference tool for credit union professionals and NCUA examiners throughout the country.

Here's what our clients know:

- ✓ The nuances of what each bond can and can't do for their portfolio
- ✓ When to buy one bond over another and when to sell
- ✓ Selecting bonds in each interest rate cycle
- ✓ What combination/blend of bonds compliments their specific investment objectives

All Credit Unions have the same tools… bonds that are in their Investment Universe (permissible).

So why do some Credit Unions do better?

We believe Education is the key to helping make a critical difference in your Credit Unions Portfolio.

Request your complimentary Portfolio Evaluation today.

Call (844) 616-4431 or email us at regina.wickard@opco.com

"The Group focuses on providing comprehensive investment strategies and recommendations to help credit unions meet their financial objective, and they bring a unique understanding of the needs that credit unions have. As fixed-income professionals they have a comprehensive understanding of the National Credit Union Associations rules and regulations, and provide dedicated guidance, capabilities and support to help credit unions develop and maintain their investment programs."

Albert G. Lowenthal, Chairman and CEO

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