

Investment Advisory



Strategic portfolio management. Unbiased partnership. Peace of mind.

VALUE PROPOSITION

Effectively managing your credit union investment portfolio can be a complex and demanding job. A job made even more demanding with increased regulatory pressures and the challenging rate environment. Accolade Investment Advisory works as your credit union's personal financial planner, with no minimum requirements on portfolio size, to provide relief of such demands by leveraging our expertise on your behalf to deftly navigate the market and help you optimize your portfolio performance.

HOW WE WORK

Accolade strives to provide a full-service Investment Advisory solution to each credit union; however, the ownership of the portfolio remains with the credit union's management and board. With this in mind, we continually seek to provide education as needed so that management can fully explain portfolio holdings and strategy to all interested parties.

To begin, we work with your credit union's management team to understand your balance sheet objectives and constraints, recommending revisions to your investment policy, if necessary. We'll use this information to identify investment strategies and solutions to help you achieve your goals while maintaining a risk exposure that works for your credit union and its board. Pre-purchase recommendations (incorporating all NCUA-required and recommended elements) will be submitted for your review on the right securities for your credit union. Upon approval, Accolade will execute any trades (ensuring best execution), prepare and submit paperwork for security safekeeping and perform the investment accounting for all securities. We continuously monitor all portfolios and provide monthly performance review reports, quarterly strategy updates and annual broker reviews.

BENEFITS

With Accolade Investment Advisory your credit union can:

- ❖ Receive strategic investment guidance (based on your balance sheet and risk tolerance) provided by an independent investment advisor
- ❖ Easily maintain its investment portfolio through a comprehensive offering that includes all related policy development, portfolio management, bond accounting and security safekeeping as well as regulatory and board reporting
- ❖ Take advantage of a wide network of institutional broker-dealers to source the best available securities at the best available pricing
- ❖ Maximize income from your investment portfolio, while minimizing risk levels
- ❖ Achieve peace of mind from knowing you are doing all you can to successfully manage your credit union's investment portfolio

DID YOU KNOW?

Investment advisors have a fiduciary responsibility to act in the client's best interest. Accolade is not affiliated with a broker/dealer, which means truly unbiased investment advice and guidance.

ABOUT ACCOLADE

Accolade, founded in 2007, is a wholly owned credit union service organization (CUSO) of Corporate One Federal Credit Union, offering guidance and support through our Asset Liability Management (ALM), Investment, Strategic and Loan Advisories to credit unions nationwide.

Leveraging our core competencies in these areas, Accolade helps credit unions with varying balance sheet complexities optimize their financial performance while mitigating and managing any associated risks. Our services are turnkey and competitive with our expert team serving as an extension of your credit union's staff.

GETTING STARTED

Getting started is easy. Contact us at 614-816-2688.