




Grow Deposits and Member Relationships with Millions in Extended NCUA Insurance*


Through ModernFi CUSO’s deposit network, credit unions of all sizes and designations can provide access to extended NCUA insurance* to attract and retain large-value members, source overnight funding on demand, and manage balance sheet size. By providing Extended Insurance Accounts with access to millions of extended NCUA insurance, credit unions can attract large-value members and build new lines-of-business to further their mission. Retain high-net-worth members, grow your wallet share of SMBs and corporations, and attract public funds by winning RFPs with ModernFi CUSO.

Attract and retain high-value depositors with the tools they need to protect and grow their funds

 HNW Individuals

 Businesses

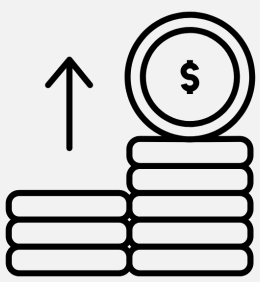
 Public Funds

 Non-Profits


Offer a superior banking experience for security-conscious businesses, nonprofits, public funds, and high-net-worth individuals. Differentiate your institution with a modern extended insurance solution that helps drive net new deposit growth and deepen existing relationships.

What is an Extended Insurance Account?

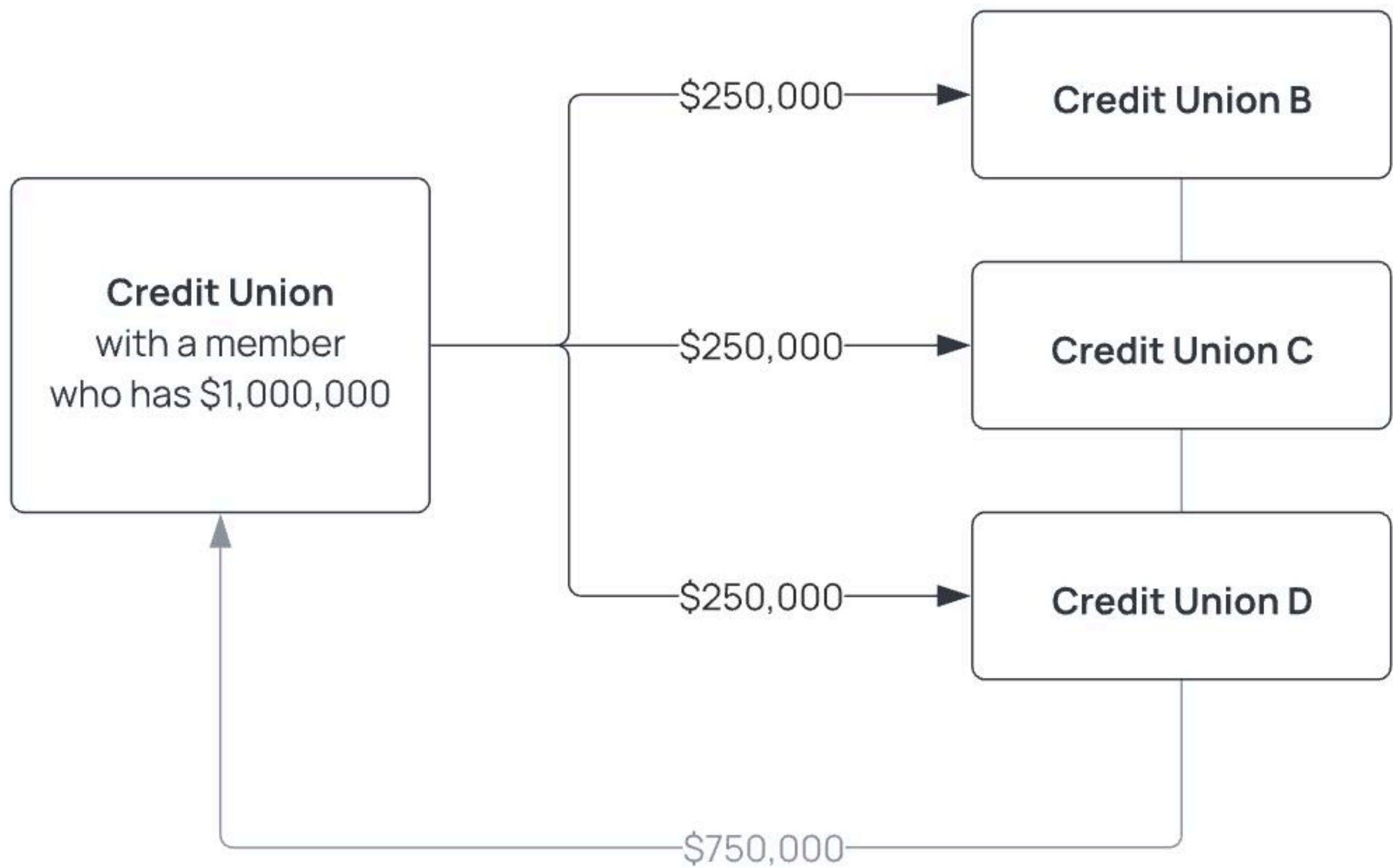
An Extended Insurance Account offers access to millions in extended NCUA insurance on your members’ deposits by distributing funds in amounts under \$250,000 to partner credit unions in the ModernFi Network. By placing under the standard insurance maximum at each credit union, members’ entire balances can be fully federally insured in a single account.



Grow **deposits** and **member relationships**



Manage your **deposit base** and **balance sheet**



Bank deposit networks have existed for decades, but legacy providers have never supported credit unions. As the first-ever deposit network built exclusively for credit unions, ModernFi CUSO empowers credit unions to grow, compete, and better serve their members.

70+

Credit unions now live on the CUSO Deposit Network

\$40M-\$18B


Asset size range of credit unions on the network

\$15M+

Extended NCUA coverage per account

See a full list of participating credit unions at: <https://www.modernfi.com/credit-union-list>

Businesses: Deposit growth through partnership and digital banking integration




Hoosier Hills
CREDIT UNION

Bedford, Indiana
\$900M+ in assets

First multi-million member **within 2 months**

\$15M in extended NCUA insurance **through 1 account**


Product fully integrated in **Q2 digital banking**



Cole Watson
CFO

“ModernFi’s willingness and flexibility to dive in from a training standpoint was incredibly beneficial. They led multiple trainings to equip our team with deep knowledge to provide the white-glove service our members have become accustomed to.”

HNWI: Consolidated member’s full multi-million deposits with extended insurance




FOUR POINTS
FEDERAL CREDIT UNION

Omaha, Nebraska
\$190M+ in assets

Consolidated member’s full multi-million deposits

First **account opened <2 months** of joining ModernFi


Enhanced member servicing through peace of mind



Amanda Cornett
Business Development Officer

“It can be intimidating to add new products and worry about the member experience, but with ModernFi’s support, it was seamless. It felt really good because this was a need that Sam had vocalized. Being able to actually help the member, that’s my favorite part of my job. We’re not just offering another account, we’re giving members peace of mind and a reason to make us their primary financial institution.

Public Funds: Retained \$6M member and streamlined deposit solutions




CapEd
CREDIT UNION

Meridian, Ohio
\$1.6B+ in assets

\$6M+ deposits retained

Streamlined 3 deposit insurance solutions **to just 1**

8x insurance limits from previous capabilities



Mendi Hawkins
Treasury Management
Operations Manager

“ModernFi came in to fill a gap. Our previous reciprocal deposit partner had limitations, but ModernFi allowed us to insure more per member, tap into a larger network, and offered a much more user-friendly, collaborative experience. The onboarding process was night and day compared to legacy providers—everything was ready to go, and the team was always available for a call.”