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Texas Credit Union League



Community Investment Fund



Community Investment Fund

Invest your money. Watch it grow. Make a difference.

The choice is yours.

The Community Investment Fund (CIF) is a unique shared investment program that strengthens the credit union movement in throughout Texas, across the US, and worldwide.

You choose to participate.

As a cooperative venture, CIF works, thanks to a strong partnership between the National Credit Union Foundation (NCUF), U.S. Central Credit Union, corporate credit unions including Southwest Corporate FCU, and state leagues and foundations including the Texas Credit Union League and Texas Credit Union Foundation.

CIF puts People Helping People into action.

- Financial education programs to teach people how to build a strong financial future
- Technical assistance and professional development grants that enhance credit unions capacity to serve their members
- Programs to assist new, small, or community development credit unions
- Local education and awareness efforts to help more people understand the credit union difference
- Projects & programs to benefit the un-served & the underserved
- International partnerships

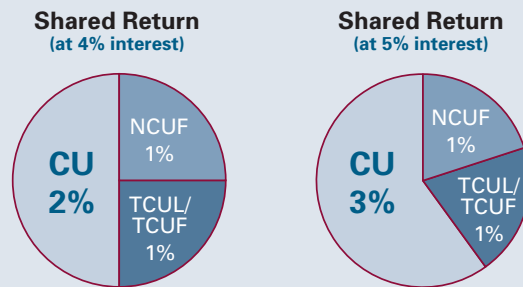


Texas Credit Union League

How CIF Works.

The Community Investment Fund (CIF) is the National Credit Union Foundation's primary funding mechanism for local, state, and national credit union development activities.

Credit unions investing in CIF, through Southwest Corporate, share half of the return, up to a cap of 2%, with the National Credit Union Foundation. NCUF then returns one half of its share to the leagues or state foundations, pro-rata, in the states of investment origin. The remaining portion of the return is retained by the credit union.



You Choose the Investment.

A pooled, common fund, the Community Investment Fund enables your credit union to receive a competitive return while automatically generating shared returns for the greater good.

CIF investments provide participating credit unions with safe and flexible options through Southwest Corporate Federal Credit Union.

CIF Investment Options

- 90-Day Notice Account
- Fixed Rate Certificate of Deposit (3 Yr & 5 yr Terms)
- Structured Products (Fixed Callables, ACPs, FRAPs, Step Up Shared Certificates)

Your investment is insured just the same as your other investments at Southwest Corporate FCU, with term yields that are higher than agencies.

Your Southwest Corporate Investment Specialist can help you choose the right vehicle for your credit union's investment strategy.

You Choose How Your Investment Works.

As an investor, you have the option to designate a portion of your shared returns to benefit specific initiatives or programs that you choose.

In Texas-

- Small Credit Union Fund – Helps small CUs reach their potential
- Richard L. Ensweiler Hispanic Outreach Fund – Helps CUs reach out and serve the Hispanic population
- Credit Union Development Fund – Helps Texas credit unions make a notable impact in their communities
- Texas Credit Union Foundation – Financial Education Fund educates new generation of smart consumers and future leaders

Just like compound interest, these options multiply and build to make a powerful difference in our state, our nation and throughout the world.

Nationally and worldwide-

- Community Investment Fund – Supports all of NCUF's innovative programs to improve consumer financial independence through credit unions.
- International Development Fund – Helps sustain and build the credit union movement worldwide.
- Pete Crear Fund, established by the African-American Credit Union Coalition – Expands credit union programs such as minority intern programs, financial education and small credit union development.

You Choose to Help All Credit Unions Make a Difference.

Through the Community Investment Fund, credit unions, corporates, foundations and leagues work together to strengthen credit unions and help more people reap the benefits of credit union membership.

Here are some examples of how the Community Investment Fund helps in Texas:

- Strategic planning, audits, equipment, software and training assistance for small credit unions all across the state as well as grant support for the NCUA Small Credit Union workshops and the 24/7 Lending Program.
- Juntos Avanzamos— a program of the Texas Credit Union League that empowers Texas credit unions to serve the needs of the emerging Hispanic market with fair and affordable financial services.
- A \$40,500 grant to Texas Credit Union Foundation from NCUF to sponsor a statewide high school financial education pilot project in 25 Texas school districts.
- Financial Education outreach initiatives including teacher scholarships for the Texas Council on Economic Education.



You Choose to Lead In Making a Difference.

CIF Levels of Recognition

Chairman's Club: Investments of $\frac{1}{4}$ of 1% of assets, or \$2+ million.

Leadership Circle: Investments of $\frac{1}{10}$ of 1% of assets, or \$1 million.

Investor Circle: Investments of less than $\frac{1}{10}$ of 1% of assets

Why Your Credit Union Should Invest in CIF

- Your credit union's investment embodies the unique, long-standing focus of the credit union movement—*People Helping People*.
- Your participation demonstrates leadership to the entire credit union movement.
- Large or small, every credit union can invest, while making a meaningful contribution to the credit union movement, our members and our communities.
- The Community Investment Fund has received national recognition with the Association of Fundraising Professionals (AFP) 2005 Award for Excellence in Fundraising as a win-win program for all involved.

Investing Is Easy

Investor forms are available at the Texas Credit Union Foundation website, www.tcufoop. Additional information is also posted on the National Credit Union Foundation website, www.ncufoop.

Investment information is available at the Southwest Corporate FCU website, www.swcorp.org. Click on the Community Investment Fund Link to learn more about investment options.