

Credit union share certificates underwriting

Fidelity Capital Markets is your bridge to access Fidelity retail investors.

Help optimize your firm's deposit-gathering with the extensive distribution capabilities accessible exclusively through Fidelity Capital Markets.

The power of Fidelity Capital Markets

Fidelity Capital Markets understands that credit union share certificates (CUSC) are an important funding mechanism used by credit unions to access a dependable source of low-cost deposits. Our CUSC underwriting program offers flexibility to help optimize asset-liability management through the gathering of deposits without the burden of marketing and administrative costs. It's easy to establish this program as there are no registration or collateral requirements, no maintenance fees, and minimal documentation obligations. This gives credit unions the ability to lock in short, intermediate, and long-term deposits while restricting sales in designated geographical areas.

Connect with a powerful, respected brand

Fidelity's national retail brokerage business is extensive and a key competitive advantage in our ability to underwrite and distribute share certificates. With Fidelity Capital Markets, credit unions can reach retail investors on the web, through our 24-hour call centers, and through our nationwide network of 215 investor centers.¹

Lead with the web

The following are some features of Fidelity's online marketing tools:

- 43.4 million clients digitally engaged with Fidelity across various transaction sites and mobile apps.²
- Clients can opt to receive alerts of upcoming fixed income offerings via email, phone, or fax.
- Representatives, customers, and prospective investors can find additional information about CUSCs at fidelity.com.

The capabilities of an industry leader

When you turn to Fidelity Capital Markets for your underwriting needs you gain a trusted provider while building relationships with a team of experienced capital markets professionals. Our sophisticated staff has experience marketing a full spectrum of fixed income products, including CUSCs, and utilizes the significant resources of Fidelity Investments to underwrite and distribute share certificates effectively.

Leverage Fidelity's extensive distribution network

Retail brokerage

Our credit union share certificate underwriting efforts are focused on distribution. We source products to meet the increasing demand for share certificates generated through Fidelity Investments' retail brokerage distribution channels. These channels are robust with \$18 trillion in assets under administration, and \$7.1 trillion in discretionary assets.¹

Middle-market wealth advisor

Across Fidelity, we support 17,550+ wealth management firms and institutions with a variety of products and services including fixed income sales and trading services.¹ This pool of professionally managed retail assets adds middle-market distribution to the breadth of liquidity that Fidelity Capital Markets brings to the underwriting process.

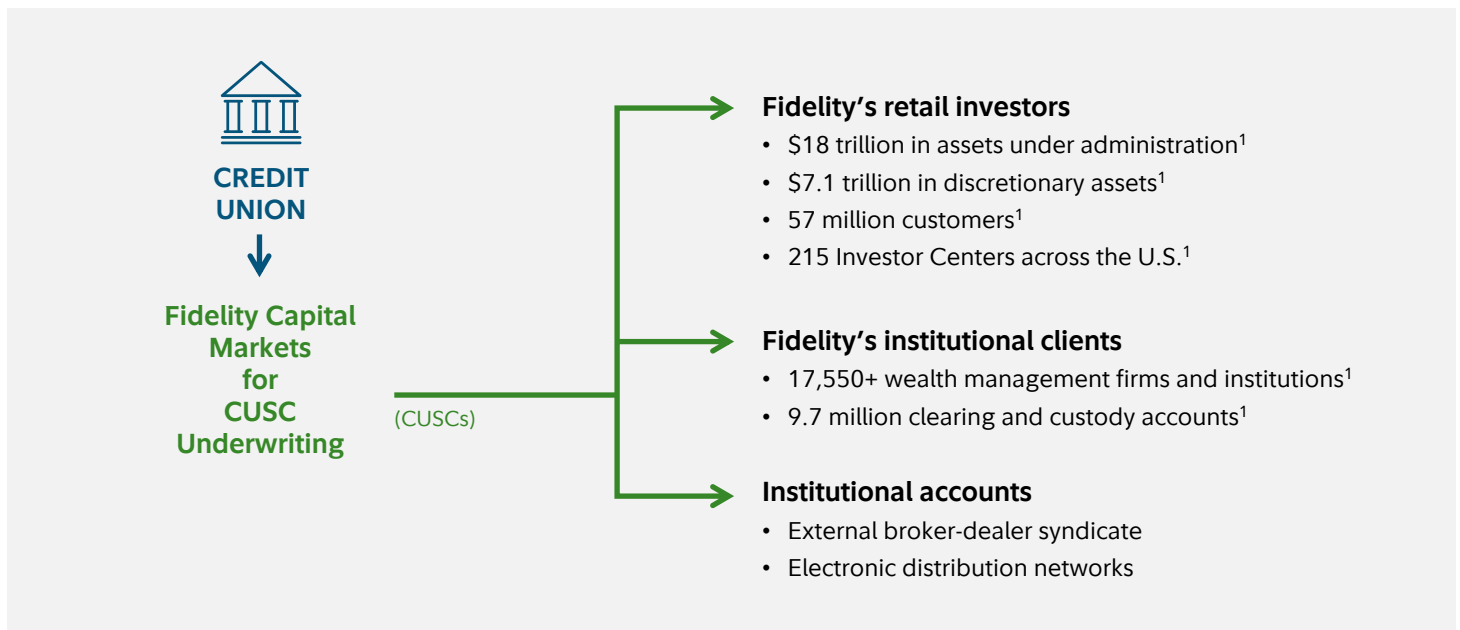
Fidelity's deep relationships with institutions

Fidelity offers clearing, custody, investment products, brokerage, and trading services to a wide range of financial intermediary firms. Across our clearing and custody clients, 9.7 million brokerage accounts rely on Fidelity's innovative technology and expertise.¹

The strength of Fidelity Investments

With Fidelity Capital Markets, you can tap into the experience and strength of Fidelity Investments:

- One of the world's largest providers of financial services.
- A privately held company that remains focused on long-term success.
- A firm that is committed to continuous improvement, state-of-the-art tech, and peerless customer service.



Connect to the strength of an industry leader

Put our access to Fidelity Investments' distribution channels, abundant liquidity, market experience, and capital commitment to work for you.

To learn more, please contact one of our fixed income specialists or visit capitalmarkets.fidelity.com.

Jason Colangelo

Director

800.343.2670

jason.colangelo@fmr.com

Eamon Hunter

Associate

800.343.2670

eamon.hunter@fmr.com

Max Ostrowski

Vice President

800.343.2670

maximilian.ostrowski@fmr.com



1. Fidelity Investments. Data as of 12/31/25.

2. Fidelity Investments. Data as of 12/31/25. Unique customers engaged with Fidelity.com, NetBenefits.com, Wealthscape.com, or mobile apps.

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Any fixed income security sold or redeemed prior to maturity may be subject to a substantial gain or loss. If sold prior to maturity, CUSCs may be sold on the secondary market, subject to market conditions.

All new issue CUSCs offered to Fidelity retail customers are National Credit Union Administration (NCUA) insured. For additional details on NCUA insurance limits, see www.ncua.gov.

Fidelity Wealth and Brokerage, and Fidelity Workplace offer retail products and services to individual retail accounts and workplace savings plans. These entities are a division of Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917.

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