

## It's Simple, Really Raising Liquidity with Non-Member Deposits

SimpliCD Issuance is the issuance of federally insured share certificates to other credit unions and institutions. And for more than 20 years, credit unions of all sizes have relied on SimpliCD to quickly and easily generate deposits without the hassle, time, and expense of doing it themselves.



Primary Financial, the custodian of the SimpliCD program is a credit union owned entity created to serve, you guessed it, credit unions. Federally chartered credit unions and most state chartered credit unions that are federally insured can issue with SimpliCD. (A quick call to your regulator for those state chartered credit unions will confirm your eligibility to issue with SimpliCD, as many states adopt the federal guidelines.)

When you move forward with issuing with SimpliCD, Primary Financial will show your rate to its network of more than 3,500 credit union investors and gather funds for your deposit. And you can issue anywhere from \$100,000 to \$50 Million or more in a single transaction with the option of settling everything through Millennium Corporate! You pay **NO** subscription, **NO** broker and **NO** transaction fees. Investors are aggregated into a single deposit - **ONE** wire, **ONE** certificate, and **ONE** interest payment.

Primary Financial is a valued and trusted partner we have used for years to help manage our liquidity needs. The process is quick and simple. We highly recommend them.

**Ted Underwood | EVP-Golden Plains Credit Union**

And if your needs exceed \$200 Million, the DTC market may be right for you. You can issue DTC certificates with SimpliCD to reach more public funds investors and potentially all U.S. credit unions.

Getting started couldn't be more simple! Contact an AIM Analyst by email - [aim@aimcusolutions.org](mailto:aim@aimcusolutions.org) - to request and complete the 1-page *Acceptance of Non-Member Deposits Agreement*.



Reflect upon your present blessings- of which every man has many- not on your past misfortunes, of which all men have some.

**Charles Dickens**

### Here's The Scoop...

- Catch the WAVE  
PAGE 2
- Happy Thanksgiving!  
PAGE 2
- My Millennium  
PAGE 2
- The Fourth & Final  
PAGE 3
- No Holi-Dough  
PAGE 3
- The Nut House  
PAGE 3
- New Later Window  
PAGE 3
- Without You  
PAGE 4
- Gobble Gobble, Fa La La & 2021  
PAGE 4
- Can't Miss It  
PAGE 4

## Catch the WAVE

### FREE Website Accessibility Review

We've all seen the headlines and read tale of financial institutions receiving demand letters and facing lawsuits due to a website's accessibility issues. A quick google search returns many such stories. It does make one think...



- Are you confident your site won't be the next under attack?
- Do you know how to identify and address accessibility issues?

SmartSource Solutions LLC does and they're offering you a FREE non-committal accessibility review. (Mind blown, right?)

Millennium Corporate has partnered with SmartSource Solutions LLC since the beginning of our time online, some 20 or so years ago. In fact, we recently partnered with SSS to host a FREE webinar - *Website Design, Security & Accessibility Decrypted*. (If you missed the webinar but would like a sneak peek, simply log into **My Millennium**. (Need to know more about **My Millennium**? Keep reading below and you'll be in the know.)

If you have accessibility concerns, and even if you don't (because we don't know what we don't know, right?), a conversation with an industry expert might open your eyes and offer you peace of mind regarding website errors exposing you to unnecessary risk. Email [engage@millenniumcorporate.org](mailto:engage@millenniumcorporate.org) to schedule your FREE Accessibility Review. Or reach out on your own but do mention you're a Millennium Corporate member to take advantage of the FREE offer.

## Happy Thanksgiving!

During this season of giving thanks, we take this moment to extend to you our sincere gratitude for your membership with Millennium Corporate Credit Union. We're honored you've selected us as your partner.

As you celebrate the upcoming holiday season, remember that your corporate credit union family wishes you and yours, good health, happiness and prosperity, always.

**Thank you for your friendship and patronage!**



#### WHAT?

**My Millennium** is a secure, online portal for Member Only communications and information.

#### WHY?

To provide members access to specific information without having to request it. It's housed there for your reference and we welcome suggestions for additions.

#### WHERE?

The **My Millennium** login is located on the Millennium Corporate Home Page (the blue box located smack dab in the middle of the scrolling banner area that looks exactly like the box to the left). You can also find a login area on subsequent web-site pages in the Member Services area.

If you've more questions, send them over to [engage@millenniumcorporate.org](mailto:engage@millenniumcorporate.org) or call 800.721.2677 ext. 112 or 106. We'll be delighted to get your **My Millennium** access established!

## My Millennium The What, The Why & The Where

## The Fourth & Final

### Navigating 2020 | A Free Webinar Series Brought to you AIM

The time we have left to navigate 2020 is dwindling. As such, it should come as no surprise that the **Navigating 2020 | A 4-Part Webinar Series** brought to you by AIM (our Asset & Investment Management) team will present the fourth and final part of the series, Wednesday, December 9th @ 10 AM CT.



Registration will open soon via email and online. Keep your eyes peeled for more details!

*(And if you missed an earlier Part of the series and want to get caught up, visit **My Millennium** and hop on over to the Webinar Library on the Reports page. You'll find them there. Along with some other oldies but definitely goodies.)*

Questions about **Navigating 2020**? Reach out to an AIM Analyst - [aim@aimcusolutions.org](mailto:aim@aimcusolutions.org).



## No Holi-Dough

### FRB Suspends Holiday Currency Ordering Periods

The FRB has suspended the holiday currency ordering periods in 2020 as a proactive measure to reduce the operational strain on Reserve Bank cash employees during the winter holiday season in these unprecedented times. Reserve Banks also have paid out high amounts of new currency over the past few months, substantially increasing the number of new notes received by depository institutions; this is a contributing factor in the decision to suspend the special holiday ordering periods. The FRBs continue to have sufficient currency reserves on hand to meet the needs of depository institutions.

Direct questions if you have them to an Account Specialist, by email or phone, [memberservice@millenniumcorporate.org](mailto:memberservice@millenniumcorporate.org) and 800.721.2677, option 1.



## The Nut House

### Butte Community Halloween Fun

The year that is 2020 has thrown a monkey wrench (to say the least) into our daily lives, lifelong traditions and customary celebrations. Butte Community Credit Union didn't let 2020 stop their Halloween tradition- they pulled out all the stops, decorating their lobby and themselves and embracing their theme- **Welcome to the Nut House!**

Thanks for sharing your fun with us and your members!



## New Later Window

### Same Day ACH Reminder

A new later Same Day ACH processing window will be added **March 19, 2021**, with a deadline of **4:45 PM ET** for originating depository financial institutions (ODFIs) to transmit files, with a target deadline for distributing files to receiving depository financial institutions (RDFIs) of 5:30 PM ET and a target for settlement of items in those files at 6:00 PM ET.

Visit these websites for more ACH information - **NACHA | EPCOR | UMACHA**

## Without You

### Staff Anniversaries

It's true, we couldn't do what we do without you, our amazing members. Equally vital, our amazing staff, who continue to go above and beyond during 2020. Three very important team members celebrate their anniversaries in the fourth quarter- their names and numbers aka years of service are provided below.

• • • • • Chris Hageman - 5 years | AIM Financial Analyst | Wichita  
 Jacque Cully - 6 years | Internal Auditor | Wichita  
 Marilyn Lee - 15 years | Account Specialist | St. Louis

**Thank you for all you do and congrats on another year of serving credit unions!**

Let all your thinks be thanks.  
**W.H. Auden**

## Gobble Gobble, Fa La La & 2021

### Holiday Closings

Millennium Corporate will close Thursday, November 26th for Thanksgiving. Regular hours will precede and follow the holiday. (That's the Gobble Gobble part.)

Offices will also close for Christmas and New Year's Day, Friday, December 25th and Friday, January 1st, respectively. (And, this is the Fa La La part.)

And, our 2021 Holiday Calendar can be found on our website - [www.millenniumcorporate.org](http://www.millenniumcorporate.org) > About Us > Contact Us > Holiday Closing Schedule. (It looks a lot like this. And we mean a lot.)

Please keep in mind that holiday closings may impact your regularly scheduled currency and coin order or delivery. An Account Specialist is ready to answer any questions you may have - [memberservice@millenniumcorporate.org](mailto:memberservice@millenniumcorporate.org) or 800.721.2677 option 1.

**Millennium**  
CORPORATE CREDIT UNION

**2021 Holiday Schedule**

Millennium Corporate will observe the 2021 holidays listed below.

<b>New Year's Day</b>   Friday, January 1st	<b>Labor Day</b>   Monday, September 6th
<b>Martin Luther King Jr. Day</b>   Monday, January 18th	<b>Columbus Day</b>   Monday, October 11th
<b>Presidents' Day</b>   Monday, February 15th	<b>Veterans' Day</b>   Thursday, November 11th
<b>Memorial Day</b>   Monday, May 31st	<b>Thanksgiving</b>   Thursday, November 25th
<b>Independence Day*</b>   Sunday, July 4th <i>Offices closed Monday, July 5th</i>	<b>Christmas*</b>   Saturday, December 25th <i>Offices open Friday, December 24th</i>

\* Millennium Corporate observes the Federal Reserve Bank Holiday Schedule.  
 For holidays falling on Saturday, Federal Reserve Banks/Millennium Corporate will be open the preceding Friday.  
 For holidays falling on Sunday, all Federal Reserve Banks/Millennium Corporate will be closed the following Monday.

[www.millenniumcorporate.org](http://www.millenniumcorporate.org) | 800.721.2677

## Can't Miss It

### CUBG Special Webinar | Carving Your Niche

Join CUBG's Dexter De Mesa and hear how a Blanket Loan program can help you tap into an increasingly popular market to grow your yields and portfolio.

Blanket loans are designed for sophisticated real estate investors with portfolios of cash-flowing single- and multi-family residential rental properties. These loans are convenient and cost-effective solutions for these types of borrowers and a safe and sound product with complimentary yields for your credit union.

Thursday, December 3rd - 1 PM CT | 12 PM MT | 11 AM PT  
 Registration & More Details available at [www.cubg.org](http://www.cubg.org).



## That's The Scoop...

### Questions or Suggestions?

Email [marketing@millenniumcorporate.org](mailto:marketing@millenniumcorporate.org) | 800.721.2677