

## Capital Reimbursement Initiative Underway

In August we shared the EXCITING news that we began receiving partial distributions from the U.S. Central Asset Management Estate (AME), recovering losses incurred during the conservation and liquidation of U.S. Central Credit Union. After receiving regulatory guidance, we began returning capital to members that suffered losses on their Corporate capital accounts during the financial crisis of 2008-2009. September 9th, Millennium made the first distribution of funds to member credit unions in an amount equal to 22.41% of their previously held Membership Capital Shares (MCS) account. AND, the second distribution processed in early October allowed us to return all previously extinguished MCS balances as well as 25.19% of the Paid-In Capital (PIC) balances. We fully expect to return every dollar lost by members in both MCS and PIC accounts, however, the process will take place over a period of time as the U.S. Central AME undergoes an orderly liquidation.

We will start off 2022 with a third distribution and we will continue this reimbursement process in a similar manner, replenishing capital balances until they're returned in full. Should you have questions about the Capital Reimbursement Initiative, please reach out to one of the following Millennium executives-

- Larry Eisenhauer, President/CEO | [larry@millenniumcorporate.org](mailto:larry@millenniumcorporate.org) - 800.721.2677 ext. 108
- Kent Gleason, EVP/COO | [kent@millenniumcorporate.org](mailto:kent@millenniumcorporate.org) - ext. 107
- Kitty Gray, CFO | [kitty@millenniumcorporate.org](mailto:kitty@millenniumcorporate.org) - ext. 130

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## Carpe (Seize) SimpliCD Rates

### SimpliCD Online Enhancements

As you know (because we just can't keep a lid on it), SimpliCD Online makes it easy to purchase fully insured certificates of deposit and manage your account from the online trading platform. As you also know, great rates move really fast, so, these new features were added to help you build your best yielding portfolio with SimpliCD-

- In-App & Push Notifications for New Rates
- Customized Rate Notifications
- Rollover Rate Notifications

**NOW**, you can receive timely notifications the moment new rates are added to SimpliCD **EVEN IF YOU ARE NOT LOGGED INTO THE PLATFORM.** (Did that get your attention? **WE HOPE SO!**)

**AND**, you can also purchase directly from the notification - seizing the moment to purchase limited rates before they sell out!

**IN ADDITION**, you may customize rate notifications so you only see rates that meet the criteria **YOU** set.

Interested in a specific term this month? Only wanna see specific rates? Easily set the notification to any criteria you like and have those settings expire when you see fit to eliminate unnecessary notifications.

Follow me to page 3 for more...

## Gimme An A-shley! Account Specialist Hired

**We've expanded our Member Service Team by one - Ashley Bell!**

Ashley, born and raised in Clearwater, KS, a little burg just south and west of Wichita, comes to Millennium Corporate from Quantum Credit Union where she spent the last 12 1/2 years working her tail off.



From part-time teller **TO** branch supervisor **TO** branch manager **TO** e-services **TO** retail training coordinator. And, get this, she's a 2020 graduate of **CUlead**, the Heartland Credit Union Association's leadership training program. Before that, she earned a Certificate in Supervision from the Wichita State University Center for Management Development in May 2017 and the **CIS 1** Certified IRA Specialist designation in 2019, as well as her **CUNA CCUFC**, the Certified Credit Union Financial Counselor designation, in March of 2021. I'm exhausted just listing her accolades and she lived them - **Go Ashley!**

Outside of work her passions include her crew -- her sweet daughter, puppies and cats -- cooking, gardening, attending live music shows, lake living, and last but certainly not least, football season - **Go Chiefs!**

And now we're all teamed up together! **Go Millennium Corporate!**

Reach Ashley here - [ashley@millenniumcorporate.org](mailto:ashley@millenniumcorporate.org) | 800.721.2677 ext. 134

## Millennium Corporate

is planning the biggest, bestest Annual Meeting **EVER!** In Wichita!  
The birthplace of it all!

We've got rings of fire, seventh inning stretches, speakeasy's, chicken, pickles (sort of), and more.

**Details Coming in the New Year!**

## The Annual Meeting is Coming Home!

April 21-22 | 2022  
Wichita, KS

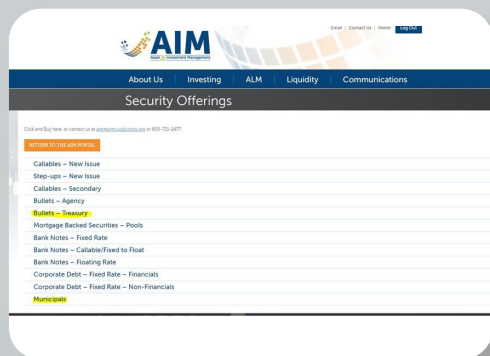
SAVE THE DATE



## Another Securities Avenue AIM Portal Enhancements

The AIM Portal has new functionality! Now, credit unions purchasing Treasuries and Municipals can do so online in the AIM Portal which is housed on the AIM website. If you've an AIM Portal login, hop on and have a browse. No AIM Portal login? Request one from the AIM website - [www.aimcusolutions.org](http://www.aimcusolutions.org)!

Email an AIM Financial Analyst your questions - [aim@aimcusolutions.org](mailto:aim@aimcusolutions.org)!



All securities are offered through CU Investment Solutions, LLC. The home office is located at 8500 W. 110th St, Suite 650, Overland Park KS 66210. CU Investment Solutions, LLC registered with the Securities and Exchange Commission (SEC) as a broker-dealer under the Securities Exchange Act of 1934. CU Investment Solutions, LLC is registered in the state of Kansas as an investment advisor. Member of FINRA and SIPC. All investments carry risk; please speak with your representative to gain a full understanding of said risks. Securities offered are not insured by the FDIC or NCUSIF and may lose value. All opinions, prices and yields are subject to change without notice.

## Carpe (Seize) SimpliCD Rates!

SimpliCD Online *continued...*



**ALMOST LASTLY**, receive notification when an issuer offers rollover rates for your upcoming maturities as soon as they come available.

And, now, **LASTLY**, SimpliCD has also added a new report for your toolkit! You may now use the SimpliCD vs. Treasury report to see how the rates in your SimpliCD portfolio stack up against treasury rates.

All of these enhancements are designed to give **YOU** more tools to take advantage of the best rates possible and make informed decisions about your portfolio.

Where is all this goodness?? **In the AIM Portal!** If you don't have a login yet, you can request one from the AIM website Home Page - [aimcusolutions.org](http://aimcusolutions.org). Once you request and receive your AIM Portal login, email AIM ([aim@aimcusolutions.org](mailto:aim@aimcusolutions.org)) and tell them you want access to the SimpliCD Online section of the portal. From there, you can manage your SimpliCD Online settings and notifications. Should you need assistance, chat with an AIM Financial Analyst - 855.882.8474!



**There are NO stupid questions when it comes to investing.**

**Free Investment Training Offered by our AIM Team!**

Learn the basics of our following security options:  
 Bullets ~ Callables ~ Step Ups ~ MBS ~ CMO ~  
 Corporate Bonds ~ Bank Notes ~ Municipals

Call or email us today for One on One or Group  
 Investment training!  
 1-855-882-8474  
[WThompson@cu-isi.org](mailto:WThompson@cu-isi.org)

## Holiday Closings

Millennium Corporate will close Thursday, November 25, 2021, for Thanksgiving Day.

Regular business hours precede and follow this mid-week closing.

Christmas, this year, falls on Saturday. We are open Friday, Christmas Eve. Account Specialists are available Christmas Eve until 3:00 PM CT.

New Year's Day also falls on a Saturday this season and, yes, we are open New Year's Eve, regular business hours.

## HAP-HAP-HAPPY HO-HO-HOLIDAYS TO ALL!

### 2022 Holiday Calendar

#### Ready to plan your 2022?

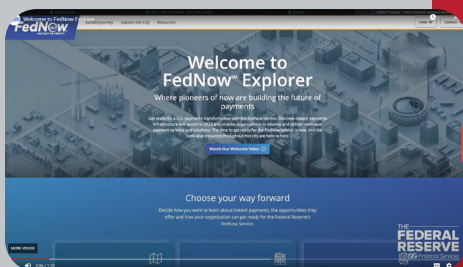
Visit [www.millenniumcorporate.org](http://www.millenniumcorporate.org) >  
 About Us > Contact Us >  
 Holiday Closing Schedule to  
 discover our 2022 holiday closings.

There's a new FRB Holiday closing in  
 2022 - Juneteenth!

## Get Ready!

### FedNow Update

The Federal Reserve Bank is working to launch the FedNow Service, a new infrastructure to support 24x7x365 instant payments, and we're working with them as a program pilot. The FRB recently launched new resources to facilitate education, preparation and ecosystem innovation in support of instant payments, including a new FedNow Explorer (off-site) site - **FedNowExplorer.org**.



If you're navigating the future of payments for your financial institution, FedNow Explorer offers customized learning paths for those new to instant payments as well as those

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## Get Ready!

### FedNow Update

who are well into their journey. The site covers a range of topics, including instant payment basics, how the FedNow Service works, features and functionality information, use cases, FAQs, readiness road maps and so much more.



FedNow has launched a new video - **Get Ready for the FedNow Service.**  
It's located here - [https://www.youtube.com/watch?v=WGOW\\_1cYgM4](https://www.youtube.com/watch?v=WGOW_1cYgM4).

## Happy Birthday Same Day ACH Turned 5 in September

Same Day ACH debuted September 23, 2016, for credits, and opening day saw usage for emergency payroll processing. The following month, 3.8 million same day payments were processed, 13 million by the end of the year. By the first quarter of 2021 milestones were occurring - 1 billion payments since it began, with a combined total value of more than \$1 trillion.

Same Day ACH has seen enhancements every year of its existence as NACHA listens and delivers on partners wants and needs. Enhancements include Same Day ACH debits, advanced funds availability, expanded operating hours to give financial institutions more time to submit Same Day ACH payments, and raising the limit to \$100,000 per payment, a cap that is soon to disappear. In March 2022, the limit will be increased to \$1 million, opening the door to expanded opportunities and usage.

Growth in volumes is a testament to Same Day ACH providing faster payment solutions for American's.

**Happy Birthday Same Day ACH! And Many Moooorrrreeee!**

## The Cat Is In The Bag...For Now AIM In The New Year

You know when someone starts to tell you something and then stops because they realize they almost let the cat out of the bag and they want to keep the cat in the bag for just a little longer? That's exactly what's happening here!



AIM has some super exciting **BIG BIG** News...  
In the New Year!

(dum, dum, dum)

## That's The Scoop...

Questions or Suggestions?

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